

# SATURDAY NIGHT



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## The FRONT PAGE

### The Empire and Western Civilization

A few weeks ago a most illuminative article entitled "The League of Nations and the Empire", appearing in the London "Spectator", was written by the famous scholar and publicist, Prof. Gilbert Murray of Oxford University who is an Australian by birth. His text was the joint loyalty that we owe to the British Empire or Commonwealth of Nations and the cause of Western Civilization. Prof. Murray has no narrow conception of what constitutes an "Empire-builder". "People," he says "speak loosely of 'Empire-builders'; but it is not, as a rule conquests and annexations and strokes of finance that have built up civilization. Soldiers and traders, yes; but chiefly the soldier who has the protection of the weak above military glory; the trader whose word is his bond; the saint, the thinker, the man of science, the millions of men and women who have done their daily duties well,—these are they who have built up our civilization. Citizens of Great Britain owe a duty to that civilization as a whole, but particular loyalty to the British Commonwealth of Nations."

"Fortunately," he continues, "none but the narrowest mind could imagine that there is any clash between the two loyalties. If European civilization goes, then the British Empire will go too. If the British Empire were to fall, it is doubtful if Western civilization would long survive. For, as the Prime Minister has very truly said, one more war in the West would bring not only the British Empire, but the civilization of the ages, down with a crash like that of Rome."

Prof. Murray, whose identity with the purposes of the League of Nations is well known, wrote his article to show that the higher interests of the League and of the Empire are practically identical. He touches on the decentralizing steps by which the Empire has progressed in a century to what is practically a free alliance of nations in which the Imperial power is paramount in the case of only a few Crown colonies. Whether the view is taken that the Imperial Government has shown a high generosity in resigning its claims or has merely recognized the limits of its own, the fact remains that it has taken the wise course. But it cannot be denied that the earlier structure has been loosened and because of this very process the Empire or Commonwealth needs tranquillity to solve its own problems.

The multiplicity and complexity of these problems as mentioned in Prof. Murray's survey, especially in connection with the darker races, are apparent. The same problems are to be found in other lands not included in the confines of the Empire, but are nevertheless closely related to those of the British Commonwealth. It is here that the Mandates Commission of the League, which jealously watches the government of the weaker races by the stronger attains supreme importance. "The League," Prof. Murray declares, "is the great shock-absorber that protects the shaken and growing Empire."

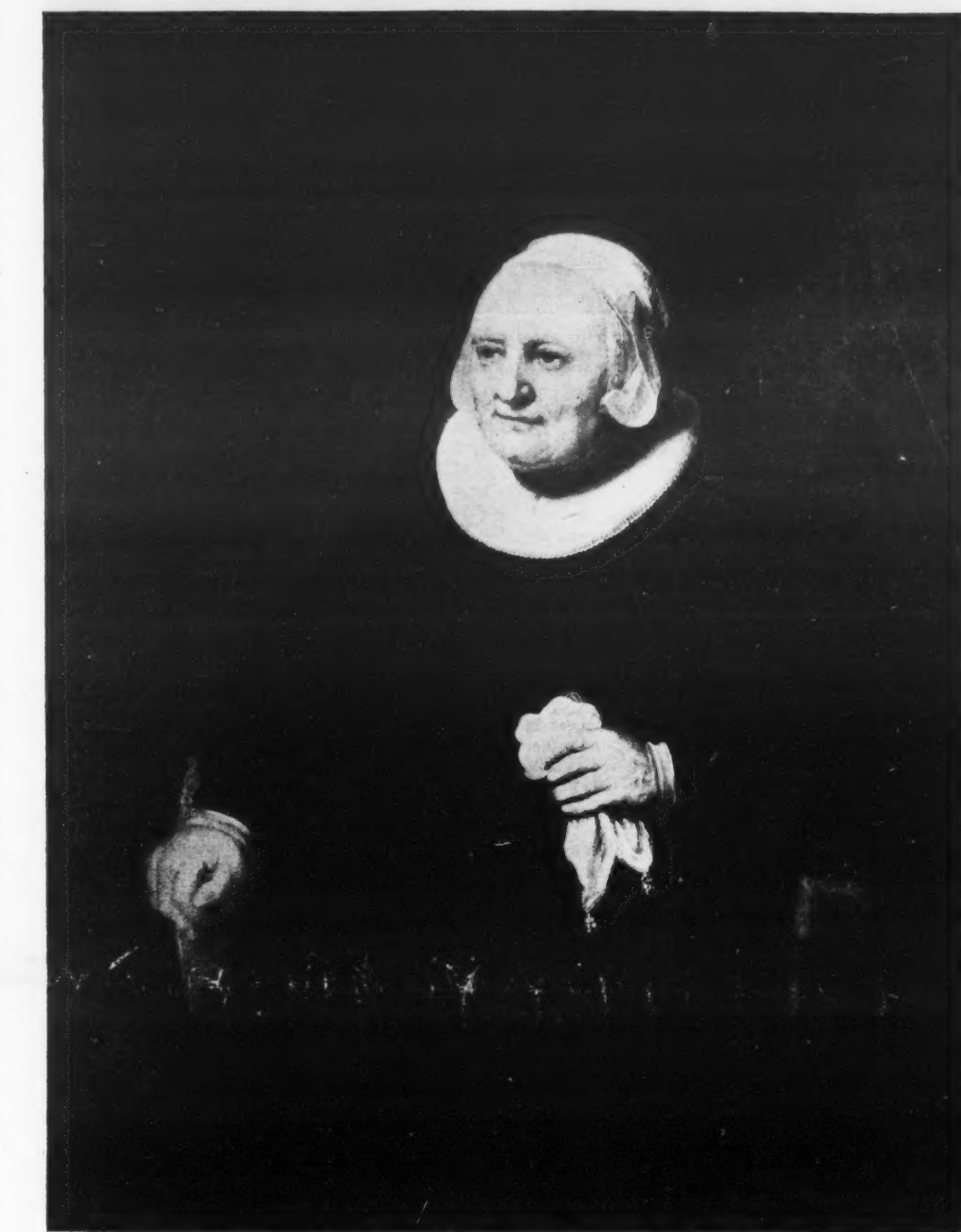
"For every civilized nation," he adds, "the most vital interest is to be free from the prospect of war. Most of all is this true of the British Empire. We stand to gain nothing by war; we stand to lose all. The way to preserve civilization now is not to prepare for war, but to advance boldly on the broad road provided by the League to permanent peace among the civilized nations."

This is the utterance of an enlightened imperialist who looks at his subject from every aspect. In Canada we have those who seem to think that the cause of peace can be promoted by further loosening the ties of Empire. These critics receive no encouragement from so eminent a pacifist as Gilbert Murray, who discerns that the British Empire is the greatest prop of Western civilization. Few of such persons have taken the trouble to contemplate the consequence to the world of the disintegration of that Empire if it should ever occur. Canada, by firm and enlightened support of that Empire or Commonwealth, whichever you choose to call it, may not only assist her own advance, but help to strengthen the whole fabric of Western civilization.

### Developments in Montreal Water Deal

The city executive of Montreal has reported in favor (substantially) of accepting the price fixed by the board of arbitration in connection with the proposed purchase by the city of the Montreal Water and Power Company, and the matter is to be brought before the council for settlement at an early date. The executive claims credit in its figures for certain economies—for example, in the matter of the collection of taxes that are due, and in the matter of being able to borrow money more cheaply than the Water and Power Company could do—but the basis of the price it wants to pay is that fixed by the arbitration award. This attitude of the executive is somewhat of a surprise to many people who had thought that the importation of new blood into the committee, since last it pronounced on this highly contentious matter, might have been accompanied by some change of heart with regard to the value of the property in question. But, apparently, the present executive thinks as highly of it as did the old.

What the Council will think remains to be seen. But, if it stands for the price that commends itself to the executive, it will be acting in a manner contrary to the opinion of some parties, at any rate, who are willing to back their opinion with their cash. For, on the 19th June, Mayor Houde received a letter from the National Trust Company, intimating that responsible clients of its own are ready to prove before a competent board that the waterworks system of the Montreal Water and Power Company can be replaced for less than \$12,000,000—that is to say, for \$2,000,000 less than the price (subsequently



### A REMBRANDT OF GREAT PRICE

"Lady with Handkerchief", by Rembrandt van Rijn, was one of the features of the sale at Christie's, London, a few weeks ago of the great picture collection of the late Sir George Holford. After keen bidding it was knocked down for thirty thousand guineas. (\$150,000).

knocked up by the arbitration board) which the council originally agreed to give and which created such a furor. In proof of their contention, these clients of the National Trust Company have made a deposit of \$50,000, which is to be available for paying the cost of the investigation, if they fail to make good their claim, to the satisfaction of the majority of the competent board suggested.

On the 22nd June, a full-dress debate on the deal was looked for in council. The galleries were packed, and all space on the floor occupied, in anticipation of a discussion on Alderman Bray's motion that the water deal go before the people by way of referendum. However, though the tables were spread, no oratorical banquet was forthcoming. For, after the motion had been proposed and seconded, the chairman of the executive, Alderman Des Roches, succeeded in carrying an amendment postponing discussion of the matter till a later sitting. This means until the 3rd July, anyway. It is said that there will then be a three-day oratorical combat.

### Messages from a Ruffled Klansman

SATURDAY NIGHT has received a truculent message from "Dr." J. H. Hawkins, one of the original bravos of the Ku Klux Klan, who has been making quite a noise in Saskatchewan campaigning against its Premier, Hon. J. G. Gardiner. Hawkins is apparently annoyed because this journal reprinted the drastic aspersions on the Klan uttered by Magistrate Heffernan, of Regina, at the trial of one of the Klan's carpet baggers, "Pat" or "Fat" Emmons; and perhaps also because we mentioned the fact that Emmons testified that Hawkins won his title of "Dr." by selling spectacles. He demands that we make a "full retraction in our next issue" or he "will take legal action." As we are not in a position to make a retraction on behalf of either Mr. Heffernan or of Emmons of the many aliases, this request must be denied. Hawkins encloses a copy of the Saskatoon "Star" of June 5th, containing a lengthy report of a speech in which he explained that he had once been an attorney in Alabama, and later gave up the legal profession to become an "optometrist" in Virginia. He claims that he is now a naturalized British citizen. His speech was interlarded with phrases like this: "What I am teaching Canada and her people, etc., etc." apparently assuming that this country is in need of wanderers from the lynching belt to guide her in the right path. He is reported as saying that he and his kind "will not rest until this old world is bound by the golden chains of love to the Cross of Jesus Christ and to do and serve the world." The italics are ours.

### Hawkins' Sharing Compact

In the same speech Hawkins related that he arrived at Toronto, Canada, on March 13, 1925. At that time there was only one American beside himself connected with the Klan, Dr. C. Lewis Fowler, and they came on the solicitation of certain Canadian citizens, chief of whom was Richard L. Cowan, of Toronto, who became the first Imperial Wizard of the Ku Klux Klan in Canada.

Hawkins did not mention the fact that Cowan apparently became disgusted with his association, never functioned, and has been for several years a resident in the United States. Nor did he disclose the terms of the agreement signed in New York City on Dec. 1st, 1924, and published by the Welland "Telegraph" and SATURDAY NIGHT in June, 1926. The purpose of this agreement was "to launch and operate the Knights of the Ku Klux Klan of Canada." It provided that R. L. Cowan, of Toronto, Imperial Wizard, J. H. Hawkins, of Norfolk, Va., Imperial Klalliff, and C. Lewis Fowler, Imperial Kligratt, should be the "originating officers and governing body" and that "they shall be as one in launching the movement and share expenses equally." The purely commercial nature of the enterprise was made clear in this clause:

"And that they shall share equally in the income after the organization is set up, determining the shares to be paid both themselves and all other imperial officers."

Further provisos were that Fowler should proceed to Canada on Jan. 1st, 1925, to take preliminary steps toward

organization, keep the absent parties informed and "keep an accurate accounting of expenses." Not a word about "golden bonds of love,"—just plain business. If this was not carpet-bagging as commonly understood what was it?

Since then certain Klan officers have been so busy wolfing each other out of the proceeds of wolfing the public that they have been constantly quarreling. In his letter to SATURDAY NIGHT, Hawkins says: "I am not responsible for the crookedness of the Ku Klux Klan of Canada, an organization that still owes me money that I put into it, as well as salary due me, as I have had no connection with them since June, 1925." His letter paper is headed "Knights of the Ku Klux Klan" and he is particularly bitter against J. S. Lord, a political wanderer from New Brunswick, who has been quite active, East and West for more than two years. We do not know just how many Klans there are, but not a month has passed since May, 1926, that SATURDAY NIGHT has failed to receive confidential charges from some alleged Klan officer, charging other birds of the same feather with fraud or bad faith. Incidentally it may be said that while it is now claimed that the Klan is purely Canadian in character, threats were made from time to time in the past that the Klan would "break" SATURDAY NIGHT and its editor because they were 18,000,000 strong and had "broken" bigger men and bigger newspapers in the United States. The threats proved ineffective, but they indicate that the Klan in Canada is not averse to using its United States affiliations for bull-doing purposes.

### Chignecto Canal Scheme Revived

The Amherst Board of Trade has recently revived a movement for a canal project, which is in many respects one of the most meritorious and certainly the most economical of the several similar schemes which are now occupying attention. The movement has the advantage of the active support of the noted publicist, Hance J. Logan, K.C., and anyone familiar with the geography of this country and the problems of shipping must realize its importance to Canada as a whole.

It is that of a deep water canal across the Isthmus of Chignecto, the narrow neck which joins Nova Scotia to New Brunswick, connecting the waters of the Gulf of St. Lawrence with the Bay of Fundy. Such a link in water communications is no new idea. Over forty years ago, the late Sir Charles Tupper, the "war horse of Cumberland," the county of which the isthmus is a part, advocated the proposal and the Government of Sir John A. Macdonald made the necessary surveys, but the canal project was set aside in favor of a ship railway privately projected by the large H. G. C. Ketchum, of Fredericton, N. B., and a great deal of expensive work was done, much of which was so solidly and finely constructed that culverts and massive bridges still stand unaffected by time. Docks, now filled with silt, were constructed at Amherst on the southern and Tidnish on the northern side of the isthmus. Some of the finest engineers of the time were engaged on the construction work, including O'Rourke, who planned the first New York sky-scraper, and Sir Maurice Fitzmaurice, who won a name for himself later by his great irrigation dam on the Nile. The death of the promoter and the failure of the government to support the project, which was regarded as recklessly extravagant, led to its abandonment after most of the work had been completed.

The Chignecto Ship Railway was an unfortunate experiment, both directly and indirectly, because it gave a black eye to the much more economical and expedient canal project. Today canal construction is much cheaper than it was in those days and the volume of Canada's shipping has increased immeasurably since the eighties, and the time is ripe for its revival.

The importance of this short-cut from the Gulf to the Bay of Fundy lies in the fact that it would greatly lessen the distance of the water route from Montreal and other St. Lawrence ports to St. John, Boston, New York, the West Indies and the Panama Canal. It would also provide a coastal trade for vessels instead of compelling them to go out into the Atlantic around the perilous coast of Cape Breton and the famous "graveyard of the Atlantic," Sable Island. The estimated length of the canal would be about eighteen miles, and it would pass through land which is largely marsh and swamp, which would entail no costly cuttings. The head waters of the Tidnish River emptying into Northumberland Straits are but a few hundred yards from the headwaters of the river emptying into the Bay of Fundy. Altogether it is a project which would prove a most valuable auxiliary to the existing and projected canal system of the Upper St. Lawrence and the Great Lakes. It would not merely benefit the ports on the Bay of Fundy but would be an especial boon to Prince Edward Island since it would materially shorten the distance from Charlottetown to United States ports where there exists an excellent market for the staple agricultural products of that little province, by 365 miles. Obviously it would confer the same boon on Quebec and Montreal,—and if the St. Lawrence Ship Canal is ultimately built, on ports as far west as Fort William.

Considered from every standpoint the Chignecto Ship Canal is well worthy of the sympathetic attention of Canada as a whole.

### Promotion in the Postal Service

A most interesting suggestion comes from Mr. A. C. Kolb, of Herbert, Sask., President of the Saskatchewan Postmasters' Association, and was the subject of discussion at the annual convention of that organization in Saskatoon recently. The association has been useful in establishing co-operation and goodwill between its membership and the Federal department, and its membership has problems to deal with, unknown to the rural postmasters of Eastern Canada. Mr. Kolb suggests as a stimulus to efficiency the creation of some system of promotion and transfer, affording postmasters who have shown out-



standing capacity for their tasks, the prospect of advancement. At present the Civil Service Act makes no provision for this. A very able official may be located in some obscure office, whose services would be valuable in a larger field; but at the present time there is no incentive to efficiency except personal pride in a duty well performed. The problem is how to work out a plan which would recognize merit and ability in the vast business of the Canada Postal Service and which would prove as workable as the present inflexible system.

Admittedly the problem is a very thorny one, but present conditions which provide not the slightest goad to ambition do not tend to promote progress. In most communities, however small, the postmaster is a most potent social influence and comes in contact with everyone, if his community happens to be small, but there is little to encourage him to become an example of efficiency. SATURDAY NIGHT must itself confess that the problem is one that can be dealt with only by experts who have made an intensive study of postal methods, but the idea commends itself as one worthy of serious thought.

### Quebec Welcomes R. B. Bennett

Hon. R. B. Bennett, Conservative leader, has lost no time in availing himself of the recess to visit the Province of Quebec where his presence will be eagerly welcomed by the Conservatives of the Province. The start of his speaking tour was made at Laprairie on the 23rd June, and his itinerary includes Sherbrooke, Magog, Coaticook and other places in the eastern townships. He is paying considerable attention to matters of organization and availing himself of the opportunity of making the personal acquaintance of large numbers of the rank-and-file of the party.

It is felt that Mr. Bennett is making his political acquaintance with the Province which may be said to hold the key of the political situation under favorable auspices. Seek to disguise it as they may, the Quebec Liberals are not today as harmonious and happy a family as they have been wont to be. Beneath the surface there is quite a lot of friction and jealousy and bickering. On the other hand, the Conservatives are in somewhat better fettle than they have been for many a long day—though they might easily be that and still not feel that they have the world by the tail!

Moreover, there is a distinct feeling in the Province that, under Mr. Bennett's leadership, the Opposition in Parliament decidedly improved its position during the last session. It forced the Prime Minister to publish the correspondence between Ottawa and Washington with reference to the canalization of the St. Lawrence. With the help of Conservative Senators, it succeeded in getting several bills amended or rejected, and in getting the intolerable demand for indemnity for the Winnipeg postal employees who, some years ago, went on strike against the nation, withdrawn. Its effective criticism of the estimates even compelled the Government to make large and necessary cuts therein. The people of Quebec—particularly those of them who have the interests of the Conservative party at heart—have taken note of these accomplishments and are ready to ascribe the credit for them to vigorous leadership on Mr. Bennett's part.

### LETTERS TO THE EDITOR

#### The Klucks in Saskatchewan

Editor SATURDAY NIGHT—

Sir,—If ignored, organizations such as the Klan, soon die out in a country like Canada. Therefore, it is difficult to understand why Premier Gardiner is wasting his time and the people's money in travelling Saskatchewan for no apparent reason other than to belabour the K. K. K. Nor is it clear why one of his Cabinet, Mr. Patterson, followed his master's footsteps in the Roman Catholic community of Lanigan recently. A word from one of these gentlemen—who were apparently wise to what was going on—before Emmons got away with the Klan money, would have been more appreciated than a lot of talk after the horse had gone. Such warnings were issued by SATURDAY NIGHT, and to the writer's knowledge saved money for a large number of people throughout Saskatchewan. Premier Gardiner's campaign of attack has so far only resulted in strengthening the Klan. All Klan meetings are now filled to capacity and hundreds are turned away even at the smallest points, because of a lack of accommodation. The latest and most degrading development in this disgusting situation, is the acceptance by Mr. Gardiner of a challenge thrown out by a Klan organizer named Hawkins, to debate publicly Klan matters at Balcarres on June 29th. It is just this for which the K. K. K. have been waiting for months.

Unfortunately, everything points to the next provincial election being fought on religious grounds. It is expected to be the most acrimonious election ever staged in Saskatchewan. The blame for such a pitiable condition must be placed not on the Klan leaders alone, but also on those politicians who in place of ignoring the Klan while it kept within the law, have for petty political reasons gone out of their way to oppose it, and thereby strengthened it.

Yours, etc.  
—W. R. O. SMITH

Saskatoon, June, 1928.

Cardiff claims to be a city of beautiful women. "Visitors to the City Hall," said the city's Lord Mayor recently, "always remark on the fine buildings and the good looks of the ladies."



BRITISH COLUMBIA'S NEW MINISTER OF FINANCE Dugald Donaghy, of Vancouver, selected for that honor by Premier MacLean. Mr. Donaghy is a prominent Liberal and formerly sat in the House of Commons.



SCENE AT THE SALE OF MS. OF "ALICE"

The manuscript of "Alice in Wonderland" was recently sold at Sotheby's, London, for £15,400. The purchaser was Mr. Rosenbach, the American dealer. The picture shows the auction in progress.

### "Norse Week" at Winnipeg Norwegians of the West From Both Sides of the Boundary to Foregather

By G. C. PORTER

NORSEMEN and their descendants on the continent are keenly interested in the "kith and kin" reunion of their several Norwegian organizations in Winnipeg for the week of July 5-11.

In Western Canada and the north central States there are some twenty-five thousand of these families who are expected to attend out of the several hundred thousand that trace their origin to Norse antecedents.

Norway is officially recognizing this festival by sending a government delegation and editors from papers in Oslo, Bergen, Trondhjem, Stavanger, Rjukan and other sections of Norway and Sweden are to be present. Martin Trammel, former member of the Norwegian Parliament and leader of the strongest political group of that country, has arranged to be among the speakers.

"Norse week", as the festival is officially known, will be the occasion for addresses in Winnipeg of such prominent descendants of Norwegians in the States as, Governor Christensen of Minnesota, Governor Sorle of North Dakota, Senator Norbeck, former governor of South Dakota, Hon. O. P. B. Jacobson, railway commissioner of Minnesota, Professor Gisle Bothne of the University of Minnesota, D. Olsen, president of Decorah College, Prof. R. B. Anderson, ex-minister of the United States to Denmark, and many others of these various Norse organizations prominent in the States and Canada.

In addition there will be from the Norwegian Singers' Association of America men and women prominent in the Norse musical world, and various clubs from a score of cities through the States and Canada.

The occasion is a general reunion of the Pioneers from the Red River Valley, the League of Norsemen in Canada, Danish Press Association of America, Norwegian Singers' Association of America, and the Union of Norwegian Kin Societies of America.

The Norwegian Singers' Association will contribute to the occasion by holding during the festival, their 18th biennial sangerfest here. It has a total membership of 1,200, and includes probably some of the finest talent in the world. There will be many men and women who have taken a leading position in these sangerfests for years from many sections of the United States. This musical offering promises to be one of the big attractions of the festival.

There will be a sports programme of rare interest and the city and province are co-operating to have a proper reception for the prominent men who will be among those addressing the various meetings.

It is of historical value to remember that the Norwegians have taken no mean part in settling and developing the Red River Valley. Sixty years ago these people of Norse stock began to come into this part of the Canadian northwest. Previously they had established themselves in strength through Nebraska, Iowa, Wisconsin, Minnesota, and what is now the States of North and South Dakota.

It was in 1867 that Paul Hjeltn Nansen, Norwegian journalist, landed at Halifax for exploration purposes in the western States and north of the line. His writings and work resulted in a tremendous influx of Norwegian stock and today the Canadian prairies number many families of importance that trace their origin back to those early days. These pioneers spread out from the territory south of the line as far west as the British Columbia mountains and into the great fur country of the Dominion.

These people and their descendants are those who are holding their reunion under the title of "Norse week" on this occasion.

### Sidney Webb in Winnipeg

By P. W. LUCE.

SOCIALISM in Great Britain owes a tremendous intellectual debt to the Rt. Hon. Sidney Webb, who is celebrating his seventieth birthday this summer by retiring from the House of Commons. It is his intention to spend his declining years in the famous "house by the river"—41 Grosvenor Road, Westminster Embankment—where Socialists have gathered for the past thirty years to air their views and meet people of importance in or out of their own ranks.

In spite of his physical energy and mental equipment, Mr. Webb has never achieved parliamentary success, though under the Labor Government he became president of the Board of Trade. Possibly he was handicapped to some extent by his lack of oratorical gifts, but his impatience with flattery, ignorance, and indifference was also a contributing factor. For himself he disdained pleasure, and the sustained intellectual enthusiasm he has maintained since early manhood is almost without parallel in the world's history.

Mr. Webb resents having to explain anything which he thinks his auditors should understand. A case in point occurred in Winnipeg, when he visited that city in the summer of 1911 in company with his wife, Beatrice Potter Webb, also a famous Socialist speaker and writer. Winnipeg just then was suffering from a plague of mosquitoes, and the Webbs got their fair share of attention.

It was the first time that Mr. Webb had come in contact with the pest, and he mentioned this in conversation with a friend.

"What do you think of them?" he was asked. "There is no doubt that they are the Socialists of the insect world," was the reply.

The friend pondered this for a moment, but was unable to see the connection. Such a remark, coming from one of Mr. Webb's political faith, could not but be meant to be complimentary, even though it did not sound like it.

"I am afraid I don't quite follow you," observed the friend. "Exactly what do you mean by that?"

Sidney Webb frowned. His deep-set eyes seemed to sink even deeper in his saturnine face, and his bristly whiskers fairly trembled with annoyance.

"Mosquitoes are the Socialists of the insect world," he repeated slowly and distinctly. "That should be obvious even to a clouded intelligence."

And that was all he condescended to say on the subject.

Mrs. Webb, who is as talkative as her husband is reserved, is the daughter of Richard Potter, at one time president of the Grand Trunk Railway of Canada, and chairman of the Great Western Railway of England. Mr. Webb is the son of well-to-do parents, and so the hardships so often associated with Socialism have never been the lot of the Webbs. They have travelled extensively in Europe, but their knowledge of Canada was somewhat limited when they came in 1911.

There is considerable difference in the Winnipeg temperature between January and July, but the Webbs had not counted on this. Winnipeg, to them, was a place where the thermometer should have stood at zero. Instead, it registered around ninety in the shade.

Mr. Webb chose to consider this extreme heat almost in the light of a personal affront.

### High Lights on Chinese Situation

By TOM MACINNES

THERE is a three-cornered situation, as usual, in affairs Chinese. By the capture of Peking the so-called Nationalist Party of China has apparently triumphed. But it is a deceptive triumph. The advance from Canton against the North, which was initiated by Sun Yat-sen in 1922, and carried on by the original Kuomintang leaders, assisted by Russian Bolsheviks, has gotten so far from its base in Canton that the Government functioning at Canton is now quite independent of the two conflicting Kuomintang or Nationalist governments functioning respectively at Hankow and Nanking; and the three armies which combined in the advance from different points upon Peking—that of Chiang Kai-shek, leader of the Nationalist forces, which, by loot and massacre came into collision with the Japanese at Tsinanfu; the Protestant-Christian-Bolshevik general, Feng Yu-hsiang; and Yen Hsi-shan, the model Tuchun or military governor of Shansi—will almost certainly quarrel among themselves as to which one shall hold power in Peking; and command its revenues. The chances are that Feng-Yu-hsiang, the Christian, backed by Moscow, will insist upon control of Peking; and that such control will be resisted by Chiang Kai-shek on behalf of the Nanking Government, with whom, in such case, Yen Hsi-shan would probably make common cause until Feng Yu-hsiang were eliminated.

But if the almost impossible should take place—that is, if these various generals should all unite sincerely in founding and supporting one representative administration for all China, nevertheless, the great Northern realm of Manchuria would not be included as part and parcel of China. The land of the Manchus is not China. Manchuria today is one of the prize regions of Asia; and whoever takes it must fight for it. Whether or not Chang Tso-lin recover from his wounds, and escape further attempts at assassination, and restore his authority at Mukden, Japan will not admit a Chinese rule in Manchuria any more than it will admit a Russian rule; against which it successfully went to war in 1904. Japan is now the overlord of Manchuria; and the maintenance of such position is vital to her existence as a first class power.

Whether the three generals unite or not, they will each expect to gain something by arousing Chinese feeling against the Japanese. The Chinese people are very easily fooled in the mass by their own propagandists; acting on behalf of this or that group. The success so far of the Nationalist forces against the Northern Chinese and the Manchurians has been by expert use of lying propaganda rather than by military prowess. The Nanking Govern-



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ment, after the clash with the Japanese at Tsinanfu, sought to exploit their own atrocities; just as they did in the Shameen, Hankow, Nanking and Shanghai affairs against the British, so as to make it appear that the aggressors in every case were the foreigners. The Japanese so far have been very conciliatory during the past few years as regards Chinese boycotts and attacks. But within the last two months a marked change has taken place; and Japan has shown that she is prepared to take stern measures with the Chinese in protection of her economic rights established by treaty. Even in Manchuria there has been interference with the economic development of the South Manchurian Railway—a line built and operated by the Japanese, and a line upon which depends the prosperity of their great port, Dairen. The Chinese Ministry of Communications at Peking recently attempted to cancel various traffic agreements affecting the South Manchurian Railway; and undertook to build parallel and cut-off lines which would make the further operation of such railway a financial loss to the Japanese. It has caused a painful sensation all over Japan; and the Japanese people have been fully roused as to what it may mean to them, and their hold on Manchuria in an economic way.

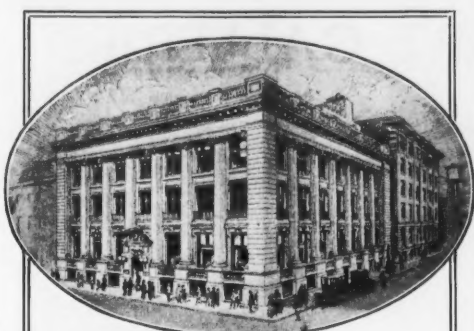
There is almost certain to be a cry raised through China now for an advance into Manchuria; and for the capture of Mukden, the Manchurian capital. The agitation for this will be kept up both by the extremists of the Kuomintang and by their Russian friends of the Third Internationale; whose purposes it will serve. On the other hand, Japan has already given notice that she will not permit the war to be carried into Manchuria.

In that there lies the danger of such a conflict as will bring the Japanese and the Russians once more at each other's throats in Manchuria; and out of such a war would quite be on the cards that another war involving half a dozen great European and Asiatic powers might quickly come.



ONE OF NOVA SCOTIA'S FOUNDERS  
Portrait of Major-General Jean Paul Mascarene, by Smibert, a fine copy of which in oils was unveiled and presented to the Museum of Fort Anne at Annapolis Royal, June 11th, 1928. The original is owned by Mascarene's descendants in Boston, Mass. Mascarene was the officer who mounted the first British guard in Fort Anne on the taking of the place in 1710, and he it was who handed over the government of Nova Scotia to Cornwallis when the seat of government was changed from Annapolis Royal to Halifax in 1749.





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**Victoria**

(By one who has never been there.)

A SALESMAN friend of mine in Victoria sends me the following history of one of his typical sales there:  
Monday: Heard that Colonel B. had hinted in his sleep that he might be dissatisfied with his present motor car.

Tuesday: Received an introduction to a friend of Colonel B's brother-in-law.

Wednesday: Was introduced to the brother-in-law.

Thursday: Met the Colonel in a very casual way.

Friday: Again met him. This time at the Ralston's tea. He invited me to his place for tiffin some morning.

Here I permitted eight days to pass. Indecent haste has spoiled many a sale in Victoria.

Saturday: Had tiffin on the Colonel's lawn and met the family. Discussed the latest books and drama. Of course I gave no hint of my purpose, but they led me to infer that it was not unknown to them.

Monday: Tea again at B's. Broached the subject of cars ever so gently, a broad discussion only.

Tuesday: Ices on the Colonel's lawn. He expressed a desire to visit the grave of his brother. I drove the family to the cemetery in our very latest model.

Thursday: Received the check and delivered the car. Following this a delicately graduated series of teas, and luncheons brought the transaction to a termination not too disgustingly abrupt and commercial.

W. D. STOVEL.

**Dynamic Childhood**

By SELWYN P. GRIFFIN

"Ware you are, Daddee? Ware you are, Daddee?"

The clear, sweetly plaintive voice of three-year-old Peggy echoes down the hall.

"Ware you are, Daddee?"

It is poignantly insistent.

Yes, I am in hiding. I am caged in the study and my pen shudders as it travels smoothly over the white paper. Those pathetic baby-tones are more disturbing than a clap of thunder. Chords of memory vibrate; heart-strings quiver; the mind gives a bound from the subject in hand; and the pen-nib is the seismograph.

"Ware you are, Daddee?"

It is nearer. There is a note of tragedy, of deepest woe as from an unforgivable wrong. I cower. What a brute! Yet, if she finds me, there is an end to all accomplishment this morning. The imagination etches like lightning the vista of years and years retreating barren of accomplishment. The hesitating pen-nib drives on beneath the lash of a relentless will.

"The socialized state," it continues to write, "will unhesitatingly assume responsibility for the upbringing of



MANAGER FOR ST. HUBERT AIR HARBOR, MONTREAL

Arthur Curtis Hardy, an able young Canadian airman of Brantford, Ont., who has been appointed to the above post, saw active service overseas with the Royal Air Force in 1917 and 1918, and ever since his return to Canada has been actively interested in aviation. He is a son of Judge and Mrs. Hardy, of Brantford, and a nephew of a former Premier of Ontario, Hon. Arthur Sturgis Hardy.

all children, almost, if not quite, from the breast. Whether it delegates authority to the parent, as it might in some cases, or to highly trained specialists, the paramount consideration will be the health of the community and the ability of the individual to fit as a useful cog into the vast machine of the nation. Education will become one of the supreme sciences, and every thought, every activity of the child will be supervised by competent specialists. The haphazard, wasteful methods of the present, the disorganized, undisciplined play, the purposeless blind energy of youth—

"Ware you are, Daddee?"

Bother! That child again; and nearer—just emerging from a search of the kitchen, or the cellar, judging by the sound.

"Daddee!" The voice is a wail.

I shove my head down and the pen continues.

".....blind energy of youth will give way to regularized recreation, calculated with exquisite precision to develop each latent power and gift. Hence will come the discipline—the self-discipline of the citizen of the future. Before my mind's vision there floats a picture of those magnificent palaces of the youth of a century or two from now....."

A rush and patter of little feet, a thud against the door; it bursts open with a crash. A little bundle of blue romper and golden fuzz like the halo of a saint stands surveying me reproachfully.

"Why, there you are, Daddee, all the time again."

"Haven't I told you to knock on Daddy's door?"

The tone is my very sternest.

"I fordot. I want to write, Daddee."

"Well, shut the door."

There is a head-splitting bang, and the bundle of blue and gold is climbing my left knee.

"I want to write, Daddee."

"No, you don't. I'll give you a book to look at."

"No. I want to write like you, Daddee."

"Oh, very well, but you'll have to keep still, for Daddy is very busy."

"Yes, I'll keep still. I want some paper, Daddee."

"There's paper and there's a pencil. Now, don't bother me."

"No, Daddee." A sigh of satisfaction.

I light a cigarette. It will soothe my ruffled temper. How can a man who is subject to this constant domestic interruption ever amount to anything?

"Oh, Daddee! You fordot!"

"What? Oh, the match? I'm so sorry, Peggy dear."

"Light your puff-puff again, Daddee."

It is the shortest way. Another match is struck. The ceremony of lighting the cigarette is repeated. The flaming match is held while Peggy blows, her cheeks bulged like those Renaissance pictures of Aeolus. The third mighty blow gets it.

Now for work. I take up my pen. Peggy takes up her pencil. I write. Where was I? Oh, yes.

"Those amazing palaces of the youth of the future, perfectly equipped and enchantingly beautiful, as far beyond the orphanages of our day as a modern house is beyond the home of a cave-dweller. Here symmetry and order are the key-notes of existence and —"

"Daddee, write me a twain."

"I'm busy. You write one."

"No, Daddee, I can't. You do it."

"Oh, all right."

I take the paper and the pencil. How can I ever stand this life? I wish the socialized state were here. Then I might have some peace. Peggy would, no doubt, be in one of those magnificent palaces of youth.

How would she fit there? Let me see. I went through an orphanage once. Everything sweet and clean. Children well cared for. Discipline splendid; they seemed always to be marching two by two. Excellently run—but—I wonder.

"Daddee! Go on!"

"Yes, dear." The pencil moves again.

Fancy Peggy not allowed to run and hunt her Daddee; no rush and patter of little feet—no bang of door, satisfactory evidence of achievement—no climbing on Daddee's knee, proving the power of personality—no writing of trains—oh dear, dear! What would happen if she ran bang into the office of the Director of Infant Improvement, whatever his title might be, climbed his knee, wanted him to write her a train, or an aeroplane. No doubt it would be good for him—take him out of himself—but it would never work in the system. Fancy two hundred Peggys rushing, banging.... No.

"Oh, Daddee, the man in the engine! You fordot."

"So I did, dear." The round blob goes in.

Yes, I forgot the man in the engine. I had almost forgotten humanity in the machine. Peggy darling, you have ruined your Daddy's article. There was a publication actually willing to pay him for that article, and it might have bought you a new pair of shoes.

"Write me a house, Daddee."

"Now, this is the last. Remember."

"Yes, Daddee. Go on."

The pencil travels swiftly over the conventional design. I could do it blindfold.

No, if Peggy would not fit into the magnificent palace of the youth of the future, there is something wrong with the palace.

I know! I'll write an article on the horror of a world governed by pure reason.

**New Uses for Rubber**

THE fall in the price of rubber accompanied by the probability of vastly increased output may open new markets. The rubber roadway laid in Whitehall some years ago was a failure, as the blocks crept out of position, but the rubber roadway in New Bridge Street near Blackfriars Bridge is wearing remarkably well. Rubber is also suitable for indoor flooring—last year the London Press Club was fitted in this way by the Rubber Growers' Association, and the firm pleasant surface may bear any form of design. Rubber is one of the chief substitutes for building materials which have been in use for many years. Probably few people would associate rubber with crazy paving, but at one stand at the Building Exhibition at Olympia, it is shown used effectively for this purpose. There are also rubber tiles for bathrooms. Steel, too, is seeking to invade the bathroom. There are steel tiles which have all the appearance of the ordinary glazed variety. The comparative cheapness of such substitutes is shared by a new material for getting the effect of wood panelling. It consists of a kind of sandwich of wood fibre between two boards of wood veneer only 1/32nd of an inch thick. The material looks like expensive panelling. Wallpaper—in order to defend itself against the competition of the "flat" effects of distemper, imitation wood panelling, and other materials—is becoming more pictorial and returning to Victorian designs. The walls of one room at the Exhibition are covered with paper on which a complete landscape is shown. Trees, meadows, streams, and sky are all there. On the whole, the Exhibition demonstrates the supremacy of brick in spite of threats in recent years from other materials. It also reveals the sustained popularity of gas—particularly for cooking and heating. At one stand—that of the Gas, Light and Coke Co.—it is shown how economies can be made in building and designing all rooms for the use of gas.

**THE PASSING SHOW**

As far as we can make out this equality business, the modern woman wants half of everything the man gets—including half of his half.

**PARTING.**

Love, when you leave me,

What shall I do?

How shall I fare, then,

Dread of you?

You who have been to me

Sunset and dawn,

How will the days go

When you have gone?

Love, when you leave me,

What shall I do?

How shall I fare, then?

Babe, if you knew!

Some dry Democrats seem to think that Al Smith has thrown his hat into the liquor ring.

Now that cloudy skies and chill breezes denote the arrival of summer we are reminded of that old ditty:

"Sumer is iucmen in,

Lud sing cuckoo...."

The cuckoo being the bird, you remember, who is always there with the horse-laugh.

**THE FISHERMAN.**

"Look at the big fish I got!"

"Jove, it's a whopper! Did you have much of a struggle?"

"Struggle? I'll tell the world. I had to kill the guy who caught it!"

Bandits who held up mail train in Toronto are suspected to be still in town. A shopkeeper reports that a man entered his store and tendered him a fifty-dollar bill.

—Toronto paper.

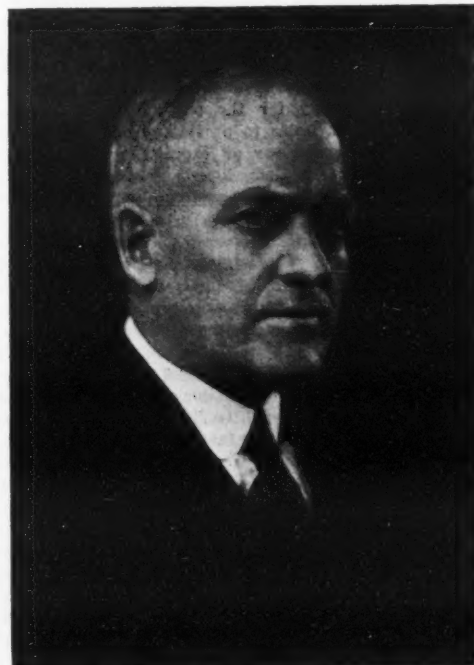
In Toronto, if you have a fifty-dollar bill, you didn't come by it honestly.

You don't really begin to enjoy your summer vacation until you return to work.

It's very hard, laments a Toronto matron, to keep one's girls in clothes these days.

So we've noticed.

Hal Frank



MR. JUSTICE DONOVAN, OF MANITOBA  
Mr. W. J. Donovan, prominent Winnipeg barrister, recently appointed to the Manitoba Bench. He is a native of Leeds County, in Ontario.

—Photo by Campbell Studio.



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B.C.'s NEW PROVINCIAL SECRETARY  
Ian Mackenzie, prominent member of the British Columbia Legislature, who has been selected by the Premier, the Hon. Dr. MacLean, for that office.





THE political Chataqua of the season is now on. Mr. Bennett opened it in Quebec, down in the historic county of Laprairie-Napierville, and he is proceeding to other open-air stands elsewhere in the province, preaching as he goes the religion of the Conservative Party and confessing his own faith. From Quebec the Leader of the Opposition will turn back to the West, reaching the farmers between their busy periods, when nature is functioning for them and they have little to do but pray for protection against rust and frost and a glutted market. Mr. Bennett thus tackles the toughest part of his task at the outset. From the prairies he will come east, and go on down to the more hospitable provinces by the sea, whose people are already fairly faithful to the doctrines he expounds. Before the season closes he will have a little time to spare for Ontario, still less in need of conversion. Mr. King is going out to Saskatchewan, ostensibly to greet his constituency of Prince Albert and formally open its new national park, but in reality to assure the people that they did well by themselves in returning Mr. Forke and his cohorts as Liberals in 1926 rather than under their former label as Progressives. The Prime Minister will make a few stops in Manitoba and drop a word of encouragement and inspiration.

Jean Baptiste is being very cordial and courteous and kind in his welcome to Mr. Bennett. He is turning out in large numbers to hear him and is encouragingly punctuating his speeches with applause. Mr. Bennett may feel that he is making headway, or again he may be mindful that Mr. Meighen also got flattering receptions in Bagot in 1925 and in other parts of the province in 1926. In either case, he will be sensible enough to know that it is too early yet to be reviving the prediction of twenty Conservative seats in Quebec against the next general election. For the present he is content to reciprocate the kindness of Jean Baptiste by refraining from the mistake of attempting to address him in a language with which he is not familiar: he sticks to English and has one of his disciples translate his speeches into *la belle langue*. For this display of a sense of the fitness of things the French electors no doubt are grateful; they do not like to hear their language murdered, although they are too polite to say so.

Mr. Bennett was fortunate in the selection of Laprairie for his opening. The new Conservative Leader still preaches from the creed which has as one of its first clauses an expression of faith in the principle of all-round protection for Canadian industry, agricultural as well as manufacturing, and as a large part of the people of this county subsist by the growing of garden products for the Montreal market they already subscribe to that principle. Their market is frequently injured by the dumping into it of surplus garden products from the United States in carload lots, so when Mr. Bennett talked to him about the action of the Mackenzie King administration in nullifying, at the dictation of its western followers, the anti-dumping provision of the statutes they understood him. In fact, a few weeks ago when Doctor Toimie presented in the Commons a resolution favoring anti-dumping protection, and in the form of a motion of censure on the administration, their representative, the veteran Liberal, Roch Lanctot, spoke in support of it. Mr. Bennett's other principal themes were the determination of the Conservative Party to keep Canada within the British Empire and its insistence on the preservation to this country of all its rights in the St. Lawrence waterway. His present activity in Quebec, however, is not so much for the preaching of political doctrine as it is to show himself to the people and to get acquainted with their constituency leaders.

MR. KING will have occasion to be more direct and explicit when he takes to the platform in the West. He will have things to tell the people of the prairies about what he has been doing for them and what he proposes to do. They will give him an opening, perhaps, by demanding an explanation of the further reduction of the income tax against the protests of their representatives and of the withdrawal of the grants to the minor classes of agricultural fairs. Such a demand will be just the cue for which the Prime Minister will have been waiting. It will enable him to launch upon an account of the manner in which his government has been pursuing the policy of accommodating in an equitable manner the conflicting interests of the various sections of the country. He will be able to explain that while for the general good he had to ignore the opposition of the farmers and grant the income tax payers some relief he balanced the account by turning a deaf ear to Canadian fruit and vegetable growers and allowing the prairie grain growers to have cheap products from the United States. The concession to the dictates of the western members of the Liberal caucus in the matter of the nullification of the anti-dumping provisions at the expense of the market gardeners and orchard men of Quebec, Ontario and British Columbia should be a plume in the cap of the Premier in the West. But it will not be the only plume.

Should his constituents of Prince Albert chide him about the withdrawal of the grants to their autumn fairs his answer probably will be a reproof for speaking too soon. For Mr. King has recognized that the western electors feel that they have a real grievance against him on the score of these fairs, which provide them with seasonal entertainment when the harvest is over, and he has devised a method of assuaging their feelings and reviving their loyalty. During the session, some of the westerners were quite outspoken in their dissatisfaction with the government's course in cutting off these grants and in refusing to continue the assistance to the provinces for technical and scientific education. The former Progressives who are now Liberals give Mr. King his majority in the Commons, so he cannot afford to allow them to remain disgruntled, but he knew of a better way to appease them than that of openly acceding to their demands. This better way is that of increasing the federal subsidies to the western provinces. The Prime Minister has decided that the subsidies paid to the provinces out of the monies collected from the federal tax payers should be increased, and he is to justify the proposed increases on the ground that special grants to the provinces on account of technical education, good roads,

and agricultural fairs involves an overlapping of federal and provincial effort, and that such matters should be entirely within the sphere of the provinces themselves. The overlapping is to be avoided by handing over from the federal treasury more money to the provincial governments without any strings to it so that it may be expended in any way the provincial governments may determine. Thus will Mr. King be able to assure the prairie people that he is withholding nothing from them but is merely changing the methods by which their wishes are met.

Some interest, very likely, will be taken by Messrs. Ferguson and Taschereau in this latest plan of the Prime Minister for promoting good humor on the western plains. At the Dominion-Provincial conference last November, the representatives of Ontario and Quebec admitted that the Maritime Provinces were entitled to special treatment in the matter of subsidies, approved of increases for them, and disclaimed any desire for similar treatment for their own provinces. But if the Ottawa government is going to voluntarily boost the subsidies of the flourishing western provinces, Ontario and Quebec, which provide most of the wherewithal, may conclude that it is time to speak up in their own behalf. In the meantime, however, Mr. King will have demonstrated to the western voters that they lose nothing by sending members to Ottawa to sit in the government caucus instead of in a third party caucus.

THE parliamentary inquiry into the immigration situation and the display of public interest in it have had the effect of stirring Mr. Forke's department to some show of activity. The department has had a conference with representatives of the steamship companies on the question of extending the special passage rate now applicable to those coming from the Old Country under the family settlement scheme to members of British families whose heads are satisfactorily established in Canada. This is in pursuance of a recommendation of the immigration committee of the Commons. The idea is to promote the reunion in Canada of families in cases where the husband or father has secured a footing here. Under the family settlement scheme the British government contributes seven pounds toward the passage, the Canadian government three and a half pounds, and the steamship companies allow a rebate on the fares. The Canadian government is willing to extend its contribution to the family reunion movement if the British government and the transportation companies will do likewise. The department is also moving for a special passage rate of fifty-five dollars now available to boys under fourteen extended to those up to sixteen years. This spurt of activity, at best, is only pecking at the problem of immigration.

The Commons committee, although it listened to a good deal of studied advice from many substantial quarters and spent two months over its inquiry, presented a report that was of little if any value. It suggested no broad plan for an effort to bring about a satisfactory increase in the population of Canada. And apparently the government is incapable of devising such a plan or not keen about having one. It can hardly be regarded as an injustice to the government to suspect that the latter may be the case. The Minister of Immigration, in whom must be represented the policy of the administration, is the representative in the Cabinet and the former party leader of an element some of whose spokesmen in parliament have openly declared against extensive immigration, even British immigration, for land settlement. They have frankly denounced assistance to immigrants. They are themselves prospering as farmers in Canada and as the representatives in parliament of their fellow farmers, and they are not enthusiastic about sharing their prosperity with newcomers, whether of British stock or not. One of them said in the House of Commons a few days before the session ended: "The agriculturists do not want agricultural immigrants, because if we bring immigrants into Canada in large numbers we will produce more stuff than we can get rid of profitably. . . . Most of the farmers we bring into Canada are not class conscious, and farmers who are not class conscious are not good for this or any other country. We do not want farmers with a lowered standard of living. We do not want farmers who are bowing and scraping to the manufacturers, to the banks, to the railways, and to the fellows who wear white collars and have soft hands."

Another member who was opposed to any more colonization schemes and who favored a policy of making Canada a land in which "her own people" might prosper, stated the attitude of the United Farmers of Saskatchewan, as expressed by the secretary of that organization: "We are opposed to the idea of the bringing in of immigrants purely for the purpose of settling up our vacant lands in order to provide revenue for transportation companies and pay an exorbitant toll to eastern industries." Clearly, then, largely sections of the agricultural community are opposed to agricultural immigration, their opposition being a part of their general antipathy toward "eastern interests," including the transportation companies. Those in the West have their preferred freight rates for their products, so they do not need to worry about the provision of revenue for the transportation companies, nor, since the provinces where the "eastern interests" are located pay the bulk of the federal taxes, are they acutely concerned about the idea of distributing the burden of taxation over a larger population.

In the prevailing political situation in the country, the administration at Ottawa is dominated to a large extent by the representatives in parliament of the sections of the community which have adopted this attitude toward immigration. The ministerial representative of those sections, in fact, is the Minister of Immigration. These facts cannot very well be ignored in connection with the lack of any comprehensive effort to tackle the problem of population. The elements that are opposed to the settlement of the vacant spaces with newcomers are also set against economic policies that would help to keep Canadians in Canada, holding that such policies would likewise be to the special advantage of their particular bugbear, the "eastern interests."

(Editor's Note.—As usual, the "Lobby and Gallery" letters from Ottawa will be suspended during July and August, to be resumed at the beginning of September.)

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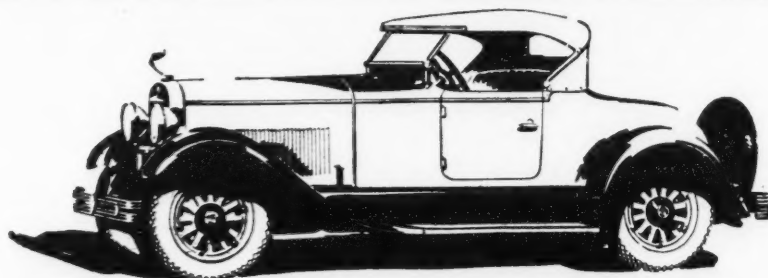
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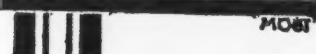
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THE HIGH PARK RIDING CLUB  
A lovely Maytime scene on the western confines of Toronto. Left to right, William Keenan, Betty White, Doris Zeidler, Doris Hodgins, Dr. Zeidler, Minerva Matthews, A. Benson, Lawrence Britton, Mr. Wilkinson, and Peggy White.

## The Canadian Boat Song

A Poem Whose Authorship Remains a Disputed Point

By EDNA G. B. MacPHERSON

WORD comes from abroad that a group of young men selected from the various universities of the Old Land are to spend the present summer engaged in literary research, principally with the object of settling the true authorship of certain poems and other compositions which have long been matters for conjecture in which one man's guess is probably as good as another's. It is not recorded whether these searchers are to re-open the Shakespeare-Bacon controversy, but at least one of the problems on their list is The Canadian Boat Song, that imperishable gem which continues to thrill all lovers of fine verse and to pique the curiosity of the higher critics.

There have been Canadian boat songs without number, some meritorious, others quite the reverse, but it is the Canadian Boat Song to which reference is made. It has been described by Lord Rosebery and others as the most exquisite poem that was ever written about the Scottish exile. Moreover its haunting beauty appeals not alone to those of fastidious taste but to the man on the street as well, and especially has the plaint of the second verse touched every heart. The stanzas have been quoted by many writers and frequently incorrectly, so we present below the whole poem, the accurate version. Exiles of whatever race will find in it a freemasonry of spirit, a heart-cry that cannot go unheeded. Although it was born of a native of that bonnie country whence emanated another inspirational song: "Should Auld Acquaintance Be Forgot?" its appeal may be said to be universal. In feeling it is akin to the wail of the exiled Israelites who had hung their harps on the willows and cried: "How can we sing the Lord's song in a strange land?"

Following is The Canadian Boat Song in full:

Listen to me, as where ye heard our father  
Sing long ago the song of other shores—  
Listen to me, and then in chorus gather  
All your deep voices as ye pull your oars:

Fair these broad meads—these hoary woods are grand;  
But we are exiles from our father's land.

From the lone shelling of the misty island  
Mountains divide us, and the waste of seas—  
Yet still the blood is strong, the heart is Highland,  
And we in dreams behold the Hebrides:

Fair these broad meads, etc.

We ne'er shall tread the fancy haunted valley—  
Where 'twixt the dark hills creeps the small clear  
stream,

In arms around the patriarch banner rally,  
Nor see the moon on royal tombstones gleam:

Fair these broad meads, etc.

When the bold kindred, in the time long-vanished,  
Conquer'd the soil and fortified the Keep—  
No seer foretold the children would be banished,  
That a degenerate Lord might boast his sheep:

Fair these broad meads, etc.

Come foreign rage—let Discord boast in slaughter!  
O then for clansmen true, and stern claymore—  
The hearts that would have given their blood like water,  
Beat heavily beyond the Atlantic shore!

Fair these broad meads—these heavy woods are grand;  
But we are exiles from our father's land.

IT REQUIRES no strain on the imagination to picture the desolate appearance of the new land, to realize the distances between villages and even neighbors, and to conceive the formidable labor in prospect for the poor immigrants who had come to Canada to hew homes out of the primeval forest. As it has been so aptly put, the Canadian Boat Song sprang out of a great emotion.

But there were courageous and generous spirits among those early settlers. It must not be forgotten that it was James McGill, one of these Scottish Canadians who, over a hundred years ago, laid the foundation for a Canadian university by setting aside his estate together with a sum of ten thousand pounds as a nucleus for the present university that, bearing his name, towers impressively above the island city of Montreal. Faith in the future of the new country was part and parcel of their creed, these indomitable Scots, and the term "nation builders" is only their just due.

But to our subject proper. The author of these haunting lines is unknown. It is a problem that very likely never will be solved—with all due respect to the young university men, notwithstanding. The authorship has been attributed not without reason in every case to (1) the twelfth Earl of Eglinton, the "Sodger Hugh" of

Burns; (2) James Hogg, the Ettrick Shepherd; (3) John Galt; (4) Lockhart; (5) "Christopher North"; and to Longfellow and others.

As far as can be learned, it seems to have appeared first of all in the celebrated "Notes". In Blackwood's Magazine for September, 1839, the famous brotherhood, while sending round the bottle, are engaged in discussing things in general when their conversation is turned to the depopulation of the Highlands, and the shepherd remarks that he hears that the cotters of the Duke of Hamilton are all, "man and mither's son" about to leave the Isle of Horan, whereupon "Christopher North" says: "By the bye, I have a letter this morning from a friend of mine now in Upper Canada. He has rowed down the Saint Lawrence River lately for several days on end with a set of strapping fellows all born in that country and yet hardly one of them able to speak a word of any tongue but Gaelic. He says they sang many of our Highland oar-songs and capitally well, in the true Highland fashion, and they had others of their own, too, some of which my friend noted down—both words and music. He has sent me a translation of one of their ditties. Shall I try how it will croon?" Then appears the famous Canadian Boat Song. (Notes XLVI.)

IT IS natural enough to assume that the friend in Upper Canada was a mere literary fiction and that "Christopher North" is himself the song's parent. But a writer in "The Scotsman" shows that the authorship cannot be quite so easily disposed of as all this for he tells us that some years ago a member of the Blackwood firm ransacked its archives to discover some clue and failed, but he did find that an article in the same number of the magazine on "The Condition of Upper Canada" was signed by a pen-name—"Cabot", which was John Galt.

But how does the name of "Sodger Hugh" come to be connected with it? In this way: Donald Campbell, the editor of Tait's Edinburgh Magazine, inserted the stanzas in one of the issues of 1849—ten years after its first appearance—with the following story of its origin: "The late Earl of Eglinton, a distinguished member of a family not destitute of Celtic blood, and which has ever been chivalrous and honorable and illustrious for patriotic feelings and principles, had a high opinion of the loyalty and bravery of the Canadian Highlanders and left the following translation of one of their boat songs among his papers, set to music by his own hand."

Now this Earl of Eglinton died in 1819, or twenty years before it made its appearance in Blackwood's. If he was the author where was the manuscript all this time? Was he, and not John Galt, the "friend in Upper Canada" who "rowed down the Saint Lawrence with the set of strapping fellows unable to speak anything but Gaelic"? If so, why did North keep the song by him all this while without making use of it? It is utterly preposterous of course to suppose that he would do such a thing. He must have recognized it as a literary jewel.

But a new difficulty arises. Lockhart and Wilson were both living in 1849 and must have seen Tait's Edinburgh Magazine for that year in which the authorship of the poem is attributed to the Earl of Eglinton, yet both these gentlemen leave Donald Campbell's story uncontradicted. Nor does the authorship appear as Wilson's in the unabridged and authoritative edition of his works edited by Professor Ferrier, his son-in-law.

Donald Campbell said in Tait's that words and music are by the Earl of Eglinton, but no copy of either words or music was discovered amongst the Earl's papers! The late Mr. Lucas Mackay of Stirling, Scotland, a man of no mean literary ability, in a prefatory note to a musical setting of the song by his sister adopts the Galt theory of its origin, but disclaims any specific information. Moreover, it was maintained by at least one gentleman in Scotland that the poem was by Wilson's brother Tom, but apparently this Tom never came forward to accept the honor. It has also been claimed for Longfellow by a near-relative of the poet. No more interesting field for speculation could be offered than this document, particularly to those given to wrestling with questions of the higher criticism.

One final question remains. Could it be possible that the song's author was unaware of the merit of the piece and therefore indifferent to the honor? It may very well have been so. Conceivably too Sir Walter Scott may have been unconscious of the charm and the fire and the stimulus in his "Breathes there the man with soul so dead", etc. One must remember that the true genius is always modest!

...And when my nightly couch I try,  
Sore harassed out with care and grief,  
My toil-beat nerves, and tear-worn eye,  
Keep watchings with the nightly thief!  
Or, if I slumber, Fancy, chief,  
Reigns haggard wild, in sore afflict:  
Ev'n day, all bitter, brings relief  
From such a horror-breathing night.

—Burns

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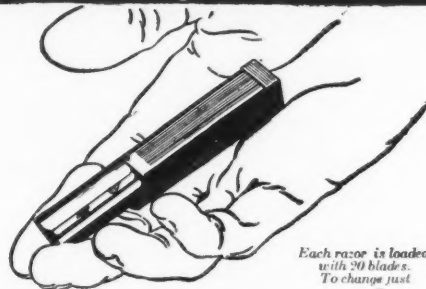
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Secretary

Toronto, Ont., June 11, 1928.

# MUSIC and DRAMA

## THE THEATRE

### "Dawn" on Broadway

THE financiers and statesmen who shuddered at the coming of "Dawn," appear to have had no grounds for their terror, writes Percy Hammond in the New York "Sunday Herald-Tribune." Nothing more harmless in the way of silver screening can be imagined than these photographs of Miss Sybil Thorndyke and others, posing as Edith Cavell in a group of her friends and opponents. They show the martyred nurse in her illegal ministrations to victims of the World War, prosecuted not in the least ignominiously by dutiful Germans bent upon defeating their enemies. She is glorified and so are they. When at the end of the drama she is riddled with bullets from a reluctant firing squad, you can feel that their own misery is equal to hers. Any impression you may have had that Miss Cavell was brutally assassinated by blood-thirsty Huns is erased by the cinema tragedy now being performed at the Times Square Theatre. Its influence, if any, is directed against the war, and does not disturb the current era of international amity.

Onlookers are astounded, therefore, by the objections heaped upon "Dawn" by patriotic publicans here and abroad. The shy reticent Mr. Otto Kahn emerged from his habitual privacy to protest its production in America and to denounce it as inimical to love among the nations. Disregarding his favorite axiom that silence is golden, Mr. Kahn lifts his voice in omens and demands that the Cavell episode be kept a secret. So does ex-Ambassador James W. Gerard, who was the Alexander P. Moore of the Wilson diplomatic service. Both of them oppose the playing of "Dawn" as interfering with our convalescence from hatred's hell-pains, and their orders forbidding Mr. Selwyn to present the picture were strict. It is surprising that Mr. Selwyn, though a courageous showman, was brave enough to be disobedient.

To an ingenué film lover, "Dawn" is as honest a chronicle as could be expected from the most untruthful of the arts. In it Miss Thorndyke, one of England's gravest actresses, appears as the nurse Cavell, whose sympathy for mankind led her to hide fugitives in crevices of her hospital in Belgium, and to promote their escape. Before "Dawn" came I had imagined Miss Cavell as but a sweet and humble heroine, whose addiction to the relief of humanity in distress persuaded her into innocent and imprudent infractions of the battle code. But Miss Thorndyke pictures her, especially in the first scenes, as a cold, formidable, sanctimonious furtive British spy. She is to be seen slinking through her cellars, peering guiltily in and out of doors and windows, a sly though noble tip-toe. Her impersonation enables you to excuse, if not to pardon, the erstwhile Bosches for detecting her mercies and punishing them with death. At the end of the play Miss Thorndyke grows more pitiable and as she faces the silent guns of her executioners you feel as sorry for her as you do for them.

It is said that "Dawn" is resented in Great Britain not because it is an affront to a reformed Germany, but because it intimates that America had something to do with the recent war. The fact that the unwelcome U. S. A. horned into the tragic squabble irks Europeans and they are tempted to hiss anything hintful that the butting in of Uncle Sam was an advantage and not an obstacle. "Dawn" tactfully puts us in our place and exempts us from

activity in behalf of Miss Cavell. You may have heard that Brand Whitlock, our agent in Brussels, interested himself in her fate, and went so far as to warn the Germans that if they killed Edith Cavell it would be the crowning blunder of their campaigns.



MARILYN MILLER  
Who with Jack Donahue is charming the summer visitors to Broadway in "Rosalie."

Though he was sick and discouraged he pled with the German governors to mitigate her penalty, lest the anger of all the world be let loose upon the Central Empires. The best that Mr. Whitlock gets in "Dawn" for his efforts to save Miss Cavell is a short flash in which he is to be seen in his pyjamas, lazily dictating a note to Mr. Gibson, his secretary, suggesting that to shoot her would be a handicap to the German cause.

Mr. Selwyn is to be admired for his disobedience to the instructions of Mr. Kahn and Mr. Gerard. Yet he can be suspected as a trifle yellowish, since he permits them to abolish one of the most dramatic incidents of the play. Miss Thorndyke, a cathedral of womanly merits, is about to be razed by reluctant vandals. In the original script one of the German rifle-men declined to fire his gun at so beautiful a target, and he was shot by his superior officer. That episode illustrated the soft-heartedness of a German soldier, and the honorable discipline of his captain. The Messrs. Kahn, and Gerard, however, viewed the incident as a poisonous fabrication, neither of them having given it much thought. So Mr. Selwyn, craven for a moment, cut it out and "Dawn" is bereft of its most pro-human picture.

### America Invades Hungary

AFTER some tentative efforts during the last season or two, there is now a serious invasion of American plays on Central European stages, writes E. P. Jacoby to the New York "Sunday Times." Reinhardt proposes to produce no less than six during the next season, and the distinct success of "Broadway" and "The Trial of Mary Dugan" in Berlin has also had a large share in calling the attention of Hungarian managers to American plays. So far most of these experiments have been not at all, or only moderately, successful. "The Road to Rome" was a sensational failure. This was all the more surprising as the play was preceded by an excellent reputation, was well staged and acted by a good cast, to complete which the theatre engaged Ilona Titkos, a beautiful, popular and clever actress, for the part of Amytis. Yet somehow the performance seemed to get off on the wrong track. It missed the spirit of the play; no scene was striking, none hit the mark. Press notices were unanimous in calling "The Road to Rome" shallow, naive, and in accusing the author of second-hand Shavianism. The play closed after half a dozen performances.

The first O'Neill play ever performed here was scarcely more fortunate. Much had been heard of "The Hairy Ape," which, passing from one manager to another for several years, finally came to light at the Uj Színház, a new little theatre with distinctly literary ambitions. For the part of Yank they secured Csontos, an actor of unusual ability and force of characterization. Here, again, the acting was as good as one could wish, but, except for a limited circle of highbrows who could perhaps more aptly be termed snobs, and who considered it their duty to appreciate a poet of Eugene O'Neill's reputation, the public was unresponsive. The contrast between the idle rich and society's outcasts has perhaps

been too much harped upon in this part of the world and holds no more thrills. And yet the style and the handling of the subject gave the Hungarian public an inkling of O'Neill's literary personality, and made them anxious to see more of it.

In trying to strike the balance of the past season's failures and successes, it is very difficult to draw conclusions. Certainly some of the most important successes have been in a more serious vein than in former years, as, for instance, Klabund's "The Chalk Circle"; also "The Dybbuk." Another outstanding success was the revival of Barrie's "Quality Street." Of Hungarian plays, Molnar's "Olympia" is an easy first. Next come "Siberia," "Troika" and "The Postmistress."

## MUSIC

### New Strauss Opera

THAT the public, consisting largely of musical celebrities from all parts of Europe, should give Strauss's "Egyptian Helen" an enthusiastic reception, was a foregone conclusion, for a Strauss première at Dresden has become a sort of solemn rite to the due performance of which everybody present is expected to contribute his share, writes Alfred Kalisch in the London "Sunday Times." Twenty or more recalls after the first act, and many more than that at the end, can hardly be explained by a mere desire to do the proper thing. It may thus be taken for granted that "The Egyptian Helen" has started on a career of lasting popularity.

Much ink has been shed in the efforts to explain Hugo von Hofmannsthal's drama of the reconciliation between Helen and Menelaus after the fall of Troy. The dramatist has skillfully woven together the various threads of legend into a dramatic fabric which stands the test of criticism. The Helen he has created, with free use of suggestions from Homer and Euripides, stands revealed — on the stage, not on the printed page — as a consistent personality — a woman determined to win back the love of her husband, whom alone she loves, to whom alone she belongs, by the force of her will and the power of her beauty, not disdaining the aid of magic potions.

To an interviewer, a few days before the performance, Strauss said: "I am afraid the music is melodious. It suggests no problems," and he added, not without malice, that problematic music generally means that a composer is not quite sure what he is seeking to do, which was unkind to many able men, perhaps not least of all to himself. He went on to say that he tried to create an atmosphere of classical antiquity, much as Goethe did in his dramas of Iphigenia.

How far has he succeeded? His method differs largely from those he adopted in most of his other operas. The chief weapon in his musical armoury is the broad vocal line to which he has adhered almost throughout. It is but rarely that his characters speak in the short incisive almost parlando phrases to which he has accustomed us. Helena often sings as any operatic heroine of pre-Wagnerian days might have done, as far as the pace of her words is concerned, but the idiom remains that of Strauss.

There is, however, one feature of the music which is not old, and that is the perpetual contrast between the



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rapid utterances of the orchestra and the slowly moving voices. In both it may be said that Strauss often comes near to overstepping—in fact, in a few places does overstep—the narrow boundary line between manner and mannerism. Even then, however, the mannerism is good and no one else's. One other reproach may be levelled at the music, but the responsibility rests rather with the poet than the composer. The second act is partly a reshuffling of the cards used in the first act, and partly has no essential connection with it. In one sense the drama might have finished with the flight of Helen and Menelaus from Egypt on Althra's magic mantle, but von Hofmannsthal has said it would then have been merely a Parisian operetta.

The passages in the music which are beautiful, dramatically strong,

true and impressive so far outnumber and outweigh the rest, that the whole effect of the work is unimpaired by the less inspired pages. The score is, it goes without saying, the work of a master hand. No one but Strauss could have written it, while in color and texture it differs greatly from every other score of Strauss. One point of difference has already been dwelt upon. Another is that the harmonies are more orderly than in any earlier opera. Strauss uses dissonances less for their own sake, and only when they have a dramatic and emotional significance. Nor does he seem to rely so much on mere volume of sound to stir our feelings. No score of Strauss attains its object with such unerring certainty.

A few of the more striking passages should be enumerated. First comes that in which Helen bids Menelaus drink the first of the several potions. In dignity and beauty it equals the "Recognition" scene in "Electra." It is almost an aria with a normal close. Equally fine is Helen's opening solo in the second act, which rises to great emotional heights. Both are eminently vocal, and neither of them can be accused of the over-sweetness which is sometimes laid to Strauss's charge. The trio which ends the first act is a worthy counterpart of the trio in "Der Rosenkavalier," and the whole final scene of all, especially the duet between Helen and Menelaus, is among the most effective Strauss has written, and makes one forget that dramatically the scene is inconclusive. It leads up to an orchestral epilogue, not so stirring, but of matchless brilliancy and magnificence, sonority and imposing design.

As to the splendor of the Dresden performance there can be no doubt; the mounting and staging were superb, and there can be as little doubt as to the unapproachable merits of Fl. Rathberg's playing and singing of the title part. The way in which she sang passage after passage in the dizzy heights with unvarying beauty and purity of tone, perfect phrasing, and the subtlest use of vocal color, and showed no trace of fatigue at the close, was an achievement of the highest order. The both vocally and physically sinuous and flexible Althra of Fl. Rajdl of Vienna also deserves very great praise, and the three magnificent white horses at the end, in spite of the restlessness of one of them (which might have taken a hint from the impassive dignity of our Covent Garden Grane), had an important share in the effect of the close.

#### Note and Comment

ABOUT 150 former members of the National Chorus of Toronto met recently and presented Dr. Albert Ham, former conductor, with a gold watch and travelling bag. Mrs. Ham was presented with flowers. Mr. F. E. Lucas was chairman and Mr. C. J. Agar, assisted by Miss F. Anderson and Miss A. H. Aspinall, made the presentation. The meeting, which was held in the Church of the Redeemer, then resolved itself into a social evening.

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I. McIVOR,

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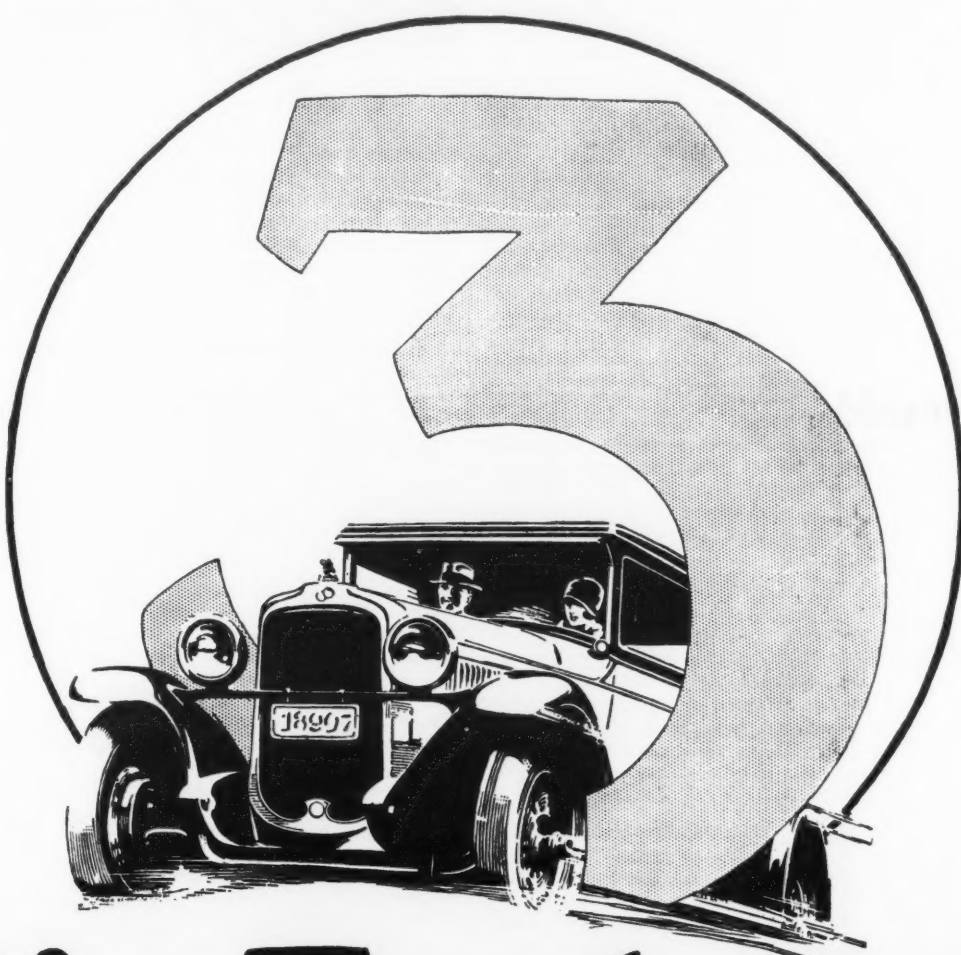
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### Did Law Destroy Asquith?

"Politicians and the War", by Lord Beaverbrook; T. Nelson & Sons, Toronto; 240 pages, illustrated; \$3.00.

BY B. K. SANDWELL.

LORD BEAVERBROOK possesses a curious and excessively interesting mind. Not long ago he wrote a book entitled "Success." This book was almost entirely concerned with making money. It is pretty generally recognized that in the present state of the world making money is the most efficient method of procuring what is commonly regarded as "success"; but very few people can write about that fact without betraying some regret or some annoyance at its being a fact. Lord Beaverbrook betrayed neither regret nor annoyance. He possesses an exceptionally realistic mind that he is able to contemplate facts without the slightest emotion except that of interest. To the ordinary man the great majority of the facts of life are either pleasant or unpleasant, and his reactions to them are deeply colored by their pleasantness or otherwise. To Lord Beaverbrook they are facts, things to be known and, when known, to be made use of—nothing more.

The astounding realism and detachment of Lord Beaverbrook's mind are undoubtedly the qualities which made him an immensely valuable historian of these same scenes. Lord Beaverbrook can form a mental estimate of a man or an event with less adventitious coloring from his feelings, his prejudices, his personal relations with the individual concerned, than anybody else in the empire. Had he lived under an oriental despotism we can readily imagine that he might on one day have been raised to the post of grand vizier on account of his eminent financial ability, and the next day have been thrown into jail and bastinadoed for being too bossy (fortunately for him, success based on money is more durable than success based on the favor of a sultan); but these incidents would not have affected in the slightest degree his uncanny ability to scrutinize his despotic master as if he were viewing him from another planet, and to judge coldly and impartially his fitness for the sultanship. This does not mean that Lord Beaverbrook has no feelings; it means that he can detach them entirely from his intellectual operations. It is this faculty which gave him his amazing hold upon the far greater men with whom he mingled in the business of government in those momentous years; for they were fettered in all directions by affections, loyalties, class instincts, ancestral hatred and a hundred other things which prevented them from acting according to the dictates of a thoroughgoing realism.

There is far more scope for the political realist during a great war than at any other time. For during a great war the party system, which consists almost entirely of these very affections, loyalties and class instincts, breaks down, and the ordinary party politicians who have been living comfortably under the shelter of these things run wildly to and fro like ants under an upturned stone, and only the realist is as much at home as he was before the stone was moved. The object of this book is to show us the ants running round, during the months which elapsed before they realized that with the sheltering stone of partyism removed their only course was to adjourn to the unfamiliar but equally sheltering rock of Coalition. Even then they did not adjourn properly and were never happy under the new covering, and Mr. Asquith in particular chose his position so badly that in a very short time he had to get out altogether. Asquith's error, according to Lord Beaverbrook, was a serious undervaluation of Bonar Law. This undervaluation of the titular leader of the Conservative party was indeed common to all the statesmen of the period—including in a sense Law himself, who allowed modesty (which is a feeling and not an intellectual conviction) to govern his acts on too many occasions. It was largely due to class prejudice, a survival of the old objection of the "governing classes" to the business man in politics, an objection which has ceased to have any realistic basis. It was especially strong in Asquith (a typical Conservative like so many Liberal leaders), who failed to appreciate



EMIL LUDWIG

ciate either the political talents of Bonar Law or the extent of his authority over the Tory party.

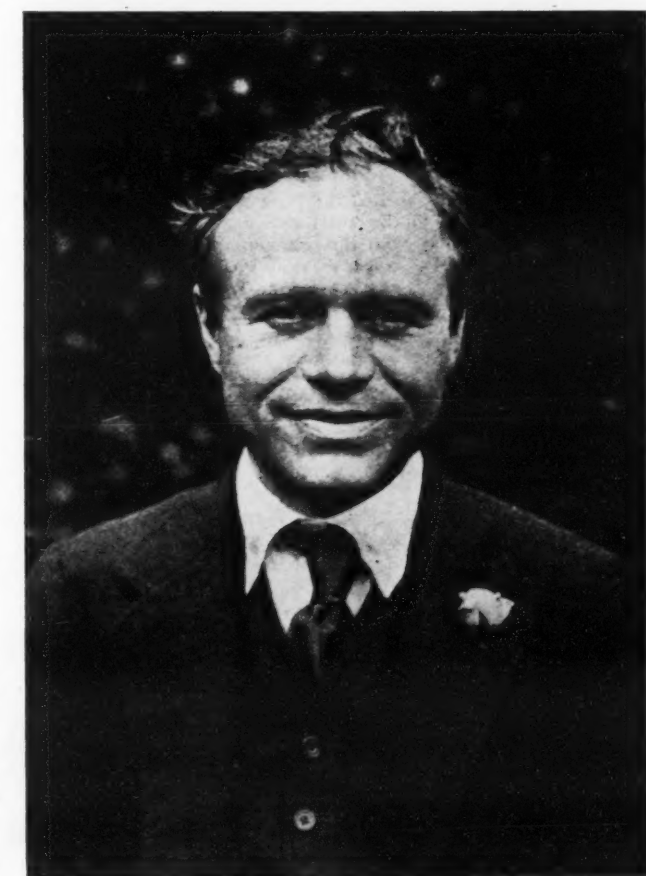
This is a highly interesting theory, and we are strongly tempted to accept the Beaverbrook valuation of Bonar Law on account of the brilliance of the writer's estimates of many better known men. But the plain fact is that we lack, and perhaps shall always lack, the material for a check-up of Lord Beaverbrook's opinion of his fellow-Canadian in English politics; Bonar Law died before the test of official responsibility had adequately probed his fitness, and all that we have is the opinion of his friends as to what he might have been. Lord Beaverbrook makes out a strong case for his being the only one among the high English politicians to understand the real functions of a Coalition government in the British system, namely, to provide a reinvigorated Government without the repudiation and dismissal of its predecessor. But he refused to exact from Asquith all that he was entitled to not merely by personal ability but by his position in the Tory party, and both he and Asquith paid the penalty in the shape of a long term of Lloyd George rule. Mr. Lloyd George is not a complete realist in politics, for his realism has several limitations; but undervaluation of Mr. Lloyd George is not one of them.

### A Unique Biography

"The Son of Man," the story of Jesus, by Emil Ludwig, author of "The Kaiser," "Bismarck," "Napoleon"; "Boni and Liveright"—McLean & Smithers, Toronto; \$3.00.

BY JEAN GRAHAM.

IN THE foreword to this striking volume, the author says: "The sole novelty in my work is that it contains no polemic. . . . My when the writer says:—



LORD BEAVERBROOK

aim is to portray the inner life of a prophet."

Those who have read Mr. Ludwig's former books will be prepared to find a work of brilliant and finished craftsmanship;—nor will they be disappointed. In these days of slovenly and inaccurate work, it is a pleasure to find such a piece of elaborate achievement as this biography, in which scene after scene is presented to us as panels of richest tapestry. The sense of the picturesque, so often shown in former biographies, is vividly manifest in this introduction.

"Night still broods in the halls of the temple. The priests who are keeping watch peer through the darkness. Some of them are crouching, others lying. They can see one another only in dim outlines, can just discern the shadowy movements of one another's arms as they draw their mantles more closely round them; they can recognize one another only by the murmur of voices. . . . At the foot of the Holy of Holies the great stone city lies slumbering. All are asleep: Jews and Gentiles; sages, beggars and rich men; priests and people; pride and wisdom. There is much hatred betwixt house and house; but in the houses, love, little joy but much hope—for it is a conquered city and the conquered despise their conquerors."

The author has said that he regards Jesus as a prophet—as a teacher. Consequently, he has little respect for the accounts of miracles. "All Jesus' miracles," says the writer, "might be shown to have been no miracles, or a hundred new miracles might be successfully ascribed to him; neither the one nor the other would diminish his greatness. That is why I have made so little use of the gospel of John which has been most exposed to the fire of modern criticism, and have drawn mainly upon the accounts of Mark and Matthew."

The author does well, early in the biography, to let the reader know that in the estimation of Emil Ludwig of Berlin, Jesus of Nazareth, is merely human and the "mighty works" attributed to him are as nought. The love of Jesus for Nature, his sympathy with women and his love for little children are emphasized. The life of the founder of Christianity is divided by this writer into two parts:—the earlier, which is devoted to healing and teaching, the later, when he was filled with the consciousness of a Messianic mission. Here Ludwig writes with approval—even sentimentality—of the former ministry, but fails completely to understand Jesus as God incarnate. He is audacious unto boldness in his criticism of the closing days of Christ's ministry, accusing the great teacher of childish petulance in driving the money-changers out of the temple and of unjust wrath in cursing the fig tree. The climax of this extraordinary censure is reached,



### Lord Beaverbrook's New Book

tells of another field of struggle in the Great War—the British House of Parliament. He knows how vigorous that struggle was and how frequently defeat was imminent.

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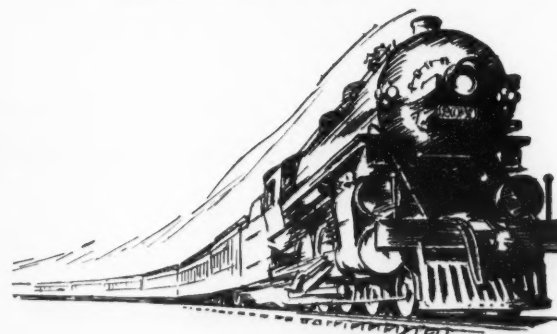
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"Thou seem'st both human and divine,

The highest, holiest manhood, Thou."

Some of the reviewers have compared this book by Herr Ludwig with Renan's "Life of Christ." The French writer, however, has a tender grace in treating of this theme, which the Teutonic genius strives in vain to attain. The quality of taste is decidedly lacking in this Berlin biographer:—and taste, as Earl Balfour once reminded Mr. Winston Churchill, is a quality not to be acquired by industry.

Herr Ludwig has produced a book of literary merit, of brilliant passages. The description of the meeting of Jesus and Pilate has a dignity—even a majesty—all its own. In the account of the crucifixion, there is a stern realism which is more Russian than German.

In ignoring or virtually denying the divinity of Jesus, Emil Ludwig challenges the belief of the greater part of Christendom and, in certain forms of expression, seems akin to the late Colonel Robert Ingersoll. After reading "The Son of Man," one turns with relief to the Gospel according to St. John and reads once more the words of that inspired chronicle.

### Modern Fun

"Eva's Apples," a novel by William Gerhardt; Duffield-Irwin & Gordon, Toronto; 393 pages; price \$2.50.

By PELHAM EDGAR

GERHARDT and Aldous Huxley are in my judgment, the liveliest, the wittiest, and therefore the most entertaining of our younger novelists. They both have an immense deal of exuberance to work off, and for writers of the so-called age of disillusionment they seem to find life abundantly amusing. If they have a moral purpose beyond the vivid representation of the world they know they perfectly succeed in concealing it, but we are all sufficiently aware that moral intention is momentarily, at least, out of fashion, and the vogue of these young writers is merely enhanced by their gay disregard of ultimates and absolutes. They are measurably alike, too, in their compositional method, inasmuch as they both reject the carefully patterned plot with its calculated preparations and orderly evolution, and secure their interest from the fantasticality of their comic invention. If the fun is more riotous and extravagant in Gerhardt it is due, I think, to his superior lightness of touch. He is not like Huxley under the spell of his own eloquence, and the volubility of his characters never impedes the swiftness of the action.

By the circumstances of his life, too, his range of observation is more varied. He was born in 1895 in St. Petersburg, of English parentage, and completed his scholastic education at Oxford. Then came the War and his not undistinguished share in it—a cavalry regiment in France, a military attachment to the British Embassy in St. Petersburg, and then a participation in the Siberian adventure with its multiplied contacts and experiences. His soldiering was refreshingly free from monotony, and when the time came for him to write memory readily came to the aid of invention. "Futility" in 1922 was a good beginning. It was followed promptly by a penetrating study of Anton Chekhov, "The Polyglots," and "Eva's Apples" are his two remaining novels, and a couple of volumes of short stories which I have not read, complete the list to date.

"Eva's Apples" is a stubborn book to analyze and is refractory even to description. It is an exhilarating compound of bubbles and froth and foam, but with all its light extra-

gance it does succeed in appealing to our intelligence. Three characters who float in this strange medium, Lord Ottercove, Vernon Sprote, and Frank Dickin, are confessed burlesque adaptations of Lord Beaverbrook, Arnold Bennett, and the author, and they would probably be the first to relish the fun. Mrs. Kerr and Eva certainly exist but without identification possible or required, for we have all met them if we have moved about in the world. Selfishly amiable and giddily inconsequent they pass through experiences from which a serious mind would recoil, and the disaster of the moment has no power to dash their spirits. I may add parenthetically that they are completely destitute of what we call moral tone. I will make no dull attempt to indicate the course of the action, but commend the book to all readers who are humorously inclined. Everyone will assume that he is included in this category, but everyone will not enjoy the book.

### A Psychological Novel

"Hapton's Daughter" by Norman Anglin; Cape-Nelson, Toronto; 285 pages; \$2.00.

BY T. D. RIMMER.

PSYCHOLOGY is a mine whose ore is still plentiful at depth. Dipped into by Shakespeare, plundered by Proust, De Gourmont and Schnitzler, it continues to yield material to les-

ser authors. Before its advent, in the modern phase, much of our fiction had narrowed down almost to reiteration. That it has escaped debility is due, in many ways, to the Freudian transfusion and it is interesting to note the divergent methods of those writers whose work is influenced by this trend of thought. For instance, with some the letter of the Freudian law has been rigidly observed and the result has been an emphasis upon labyrinthine sexuality, whereas others have been guided more by the spirit than the letter and consequently their novels have a less limited horizon.

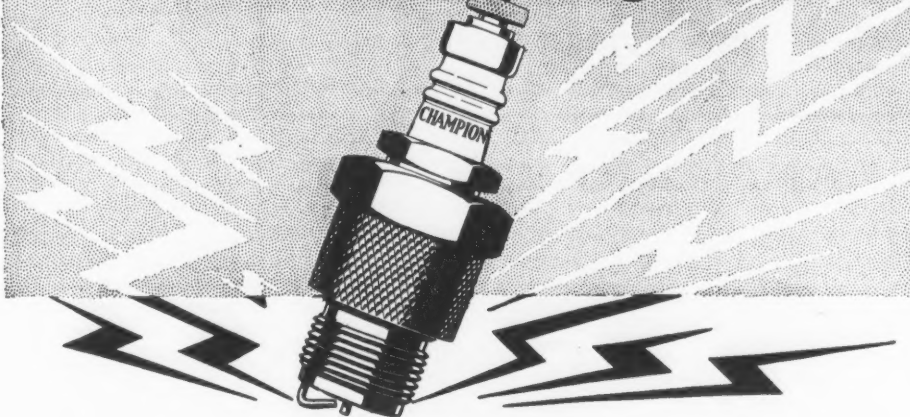
Hapton's Daughter, Mr. Anglin's novel, is an outstanding instance of the latter school and should rank highly with those who are interested in novels with a psychological flavor—and just as highly with those who combine catholicity with taste. The actions and reactions of his characters are of course magnified and exaggerated but in a study such as this the exaggeration is justifiable and gives a clearer vision of the chaotic turbulences in Thorn Burneyhay's mind.

One fault of the author—shared by many—is his tendency to dwell too much on the association of ideas. By that I mean the piling up of thought upon thought in Thorn's mind until they lose all semblance of interrelation. Another blemish is the hounding by Thomas Hapton of his daughter's husband, Geoffrey. The former's will-to-power complex could have found a more logical outlet and his persecution of Geoffrey is analogous to the breaking of a butterfly on a wheel.

But despite these faults—and they are largely technical—this novel is a splendid study of a woman's mind and of her attitude towards the things which to her represent life. Mr. Anglin has set down Thorn's bewildered acceptance of the specialist's verdict, her clear-visioned love for her husband and her effort to retain his loyalty; and her final facing of the inevitable truths, with a touch which belongs only to the artist.

Many writers of late have called psychology to their aid but Hapton's Daughter is a book which is influenced yet not dwarfed by that trend of thought. Mr. Anglin's style, also, unfailingly presents a keypath to the maze of conflicting emotions which exist in one woman's mind. It is this study of Thorn Burneyhay, primarily, which makes the novel a notable one.

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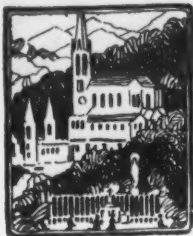
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## THE BOOKSHELF

### A Lyrical Poet

"White Fire," a volume of verse by John Raveron Bullen; published in a limited edition at Athol, Massachusetts, and handled in Canada by Messrs Irwin & Gordon, Toronto.

BY JOHN MUNDY

JOHN RAVENOR BULLEN, the author of this posthumous volume of verse, died on February 28, 1927. He was born, the eldest son of Mr. and Mrs. N. R. H. Bullen, in Brampton, Oxfordshire, Eng., and in his young manhood migrated with his family to Petrolia, Ontario, where he lived until the time of his death.

Mr. Bullen early turned his attention to the writing of verse and was a constant victor in many literary contests, winning awards in the Philadelphia Society of Arts and Letters, the American Poetry Association, the United and National Press Associations and the Quill Club of London, of which latter he was for years the American representative.

"White Fire," which represents the best of Mr. Bullen's poetic effort, reveals him as a lyricist who adhered to English traditional form and expression. Of him, Mr. H. P. Lovecraft in his friendly foreword to this volume, says: "Mr. Bullen's particular secret as a poet lay, apart from his keen visual imagination and the natural sense of sound which gave melody and limpidity to all his lines.... in the fact that he always preserved his golden illusions and faculty of wonder and values in life."



ROBERT HENDERSON

Editorial writer on the St. Thomas "Times-Journal," awarded first prize for the best editorial published in a daily newspaper on Dunant, founder of the Red Cross.

It may be judged, therefore, that Mr. Bullen was at his best in the expression of his delight in Nature. One of the most appealing of his verse, and one also that illustrates in the clearest fashion the author's sentiment and style is as follows.

### AN UNEXPECTED HAVEN

I know an unexpected haven, lost  
Midst high, expansive sand-dunes,  
cross-hued, crowned  
With royal oak and solemn pine, and  
crossed  
By endless skies. It is enchanted  
ground  
Wherein, day long, the charmed explorer hears,  
As if from heaven, the far-off dreamy roar  
Of lazy waters on long leagues of shore.  
Telling the story of eternal years.  
And in that haven of the heart's desire  
The eager eye, some sudden turn,  
may see  
The treetops vanish in a paling fire  
Fresher than flame of crocus on the sod;  
The clean, rare glimmer of eternity,  
The faint and evanescent smile of God.



MARY STUART CLENDENAN

President of the Canadian Women's Press Club, who was awarded first prize for the best editorial on Dunant, founder of the Red Cross, published in a weekly newspaper. She is on the staff of "The Farmer's Advocate."



THE LATE JOHN RAVENOR BULLEN.

### Literati

RECENTLY come to hand is a copy of the current edition of Webster's New International Dictionary, publisher of which is the C. & G. Merriam Co., of Springfield, Mass. Containing 452,000 entries, it looks to be a fairly exhaustive record of the English language, particularly as it is written and spoken on this continent. The Merriam Company compliments itself on the fact that this dictionary is kept constantly up-to-date, adding from time to time the new words that are created in this swiftly-moving world. A feature of the dictionary is the double-decked page: words little used, foreign phrases and the like are printed separately in a section at the bottom of each page. The dictionary is plentifully illustrated.

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**THE BOOKSHELF**

**Charming Travel Talk**

"Thistledown and Thunder"—A story of Travel in Fourteen Countries: by Hector Bolitho; Cape-Nelson, Toronto, \$2.50.

BY P. E. THORNELOE.

AN Odyssey of Youth, the author calls this story of travel. In diary form he records his impressions, from 1915 when he was in his eighteenth year to 1927. He writes that Marie Bashkertsheff is to be blamed for this effort, he had been reading his diary and was fired with a desire to have adventures and record them as she did. There is not the most remote resemblance, however, between the two diaries. As Mr. Bolitho's is entirely without any records of love affairs and is quite unemotional we conclude that Miss Bashkertsheff's journal served as a warning as well as an example.

He touches in a fresh and light-some manner upon the many countries he visited or lived in, in most instances writing much more about his own feelings and impressions while in the country than about the country itself. He has not written with the idea of giving the reader useful information or being in any sense a pedagogue, and for this reason his book is charming. Born in New Zealand he begins his diary in Auckland and tells some interesting things about the Maoris. In writing of his trip to the South Seas he mentions going to Samoa but says he adds nothing to Stevenson lore, as he is not a Stevenson worshipper, he found no inspiration there. He records that he was greatly disappointed in the Pacific Islands not finding them as beautiful as he had been led to believe.

Mr. Bolitho went to Australia in 1921 to become editor of a Shakespearean Quarterly at the instigation of Mr. Alan Wilkie, who with his wife had been producing Shakespearean plays in Australia. His description of his life there is interesting but after two years he decided to cross the world and sailed from Italy on a German cargo boat, the first to leave Australia since the war. From Sydney to Port Said by way of Atri, the Indian Ocean—Aden—the Red Sea, Sinal, Suez and so on, was his route and he jots down his impressions in haphazard fashion, sometimes mentioning the country or scenery he is passing through but quite frequently not, being busy describing the passengers or conversations held with companions. Of their approach to Italy, however, he gives the following pretty account.

"We see Italy! This morning from the bathroom I caught a glimpse of

Sicily. The Italian coast, just about the toe of the boot, is a line of green hills divided by rivers which run down so steeply that from the sea they look like obelisks of water standing up in the air. There are hundreds of pink-yellow houses, some with green shutters. The lower hills are covered by vineyards; very beautiful after the gaunt Arabian coast. Arabia was terrifying. Egypt disappointing, but Italy is charming and as pretty as you could wish."

When he finally reached England there was no disappointment in store for him, he found it just as he had hoped and expected and he loved and was thrilled by everything, particularly the lights in Piccadilly.

When the exhibition opened at Wembley he was placed on the publicity staff where he came in contact with many interesting and important people including the royalty of all nations, and the chapters dealing with this period are most interesting. After Wembley he went to South Africa to edit a paper for some millionaires, under contract for three years, but after seven months he was seized with such a longing for England that he begged to be released and was allowed to return. When he finds himself getting near to the country he loves he writes "I am filled with patriotic ideas and I should like to be met by John Bull, Rudyard Kipling and Sir Henry Newbolt, and I could even bear it if they brought Dame Clara Butt to sing 'Land of Hope & Glory'."

He visited Canada in 1927, apparently covering the whole Dominion and not caring much for any of it, Yorkton being the only place to which he gave any praise. He crossed the line just to see New York and then hastened with all speed back to England. Once safely there he writes in his diary: "I am not going to be an Empire builder any more. I am not going to fly across Canada or eat mealie meal in South Africa or learn to throw a lasso in Australia. I want to live mildly and die quietly against this restful background"—and he closes with this paragraph:

"If I have been unfaithful to New Zealand and to the three generations who made me, it is because they never forgot the old England in making the new."

Mr. Bolitho's book is full of charm and interest, written in a light, readable style. One wonders why he added the second part of his title for no where throughout the diary is anything to be found that might suggest the rumble of thunder.

**Delightful Poetry**

"Prometheus in Piccadilly," a poem by Wallace B. Nichols. Ward, Lock—Ryerson Press, Toronto; 183 pages.

BY PELHAM EDGAR.

THE author of this remarkable poem is unknown to me, and I feel much in the position of a reviewer of sixty years ago announcing the work of a certain Mr. Swinburne. He has made a deep impression upon me, and I shall promptly secure his earlier pieces which are: Poems—"The Song of Sharruk," "Jericho Street and Selected Poems." Plays—"Coloman," "Earl Simon," "The Glory of the World." Novels—"Secret Market."

The critics are only beginning to be aware of his value, but I am confident that he will soon be independent of their ban or blessing. The initial service may however fittingly be rendered of indicating the importance and the beauty of his work, and that service I now eagerly perform for any lover of poetry who cares one whit for my opinion. I do not propose to give an intimate account of "Prometheus in Piccadilly." Suffice it to say that our mind is adequately fed and our senses delicately stirred. The title suggests a burlesque travesty after the manner of Mr. Erskine. It is not such, though humour is not lacking. Mr. Nichols has adopted a version of the myth whereby in our present year of grace Charon substitutes himself as a sacrifice in place of the chained Titan, and thus leaves Prometheus free to witness what the

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world has made of his gift. Piccadilly Circus, where the tides of life are so ample, is the scene of his observations, and a derelict son of Oxford is his initiator into the meaning of modern life. It is a strange lyrical, dramatic, and epic medley, and it is sufficient for me to say in conclusion that the myth which Aeschylus, Shelley and Goethe have interpreted suffers no grave debasement in this modern treatment.

**A Passionate Lady**

"The Phantom Gondola," a novel by Maurice Dekobra; Irwin and Gordon, Toronto; \$2.50.

BY PHYLLIS RIDOUT.

THIS novel is also published under title of "The Thirteenth Lover," which is much more descriptive of the story. The Phantom Gondola sounds mysterious and intriguing but it is most of all a love story. The heroine, Lady Diana Wynham, has already appeared in two earlier novels by the same author, "Wings of Desire," and "The Madonna of the Sleeping-cars." She is an exotic Englishwoman who

(Continued on Next Page)

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## THE BOOKSHELF

(Continued from page 11)  
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with whom it would appear she had previously had some piratical understanding. It is a record in detail of her trip on a lumber schooner plying between New Haven and Nova Scotia. That she was allowed to make this trip with only the crew of the



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a mysterious and powerful Italian whom she sees in a black gondola, a man named Ruzzini. She forces him to pay attention to her before she learns his identity. A violent love affair ensues and she finds he is involved in international plots and intrigue in which she assists him. She insists on following him to Egypt where they both become involved in all kinds of complications. When she finds herself in a tight corner she saves herself by poisoning her assailant with the bite of an asp. Her lover is killed about that time in a skirmish and the book ends with her sorrowing for him in a retreat in Bruges.

I know this is a type of story that is usually very popular but I fail to see how people above the flapper age can be much impressed with it. The aristocratic courtesan who is full of noble deeds and courageous actions that, evidently, are quite beyond her more virtuous sisters has become a trifle boring, especially when it is told in most honeyed phrases.

### An Amazing Young Novelist

"The Voyage of the Norman D." by Barbara Newhall-Follett; Macmillan, Toronto; \$2.75.

BY P. E. THORNELOE.

ALTHOUGH Barbara Newhall-Follett has not yet reached her fourteenth birthday this is the second book that she has published. When she was only twelve years of age she wrote: "The House Without Windows," which was well received and proved at once that she was an artist. It was an imaginative book, while her present one is a record of actual experiences although she cannot help bringing in a touch of fantasy also. This unusual child has received no formal schooling, evidently having been allowed to follow her natural bent, enjoying with abandon whatever appeals to her imagination, reading absorbedly whatever comes to her hand and writing with almost frenzied energy whatever comes into her head.

The manuscript from which this book was set is a carbon copy of a letter which the author wrote to a friend

schooner and one friend of her father's on board is evidence that her parents do not intend to prevent her following up any of her enthusiastic ideas.

Her knowledge of things, nautical is amazing, although she states that she learned all she knows in a few days from a dictionary with diagrams, actuated by the fact that she wished to write a pirate story. The result of her new knowledge was that she was seized with a longing for actual practical experience on a sailing vessel. Being, apparently, a young lady who wastes no time in idle wishing she set about making her plans, located a schooner, made friends with the captain and crew and finally put her proposition to her parents by telling them that she was going to make the trip to Nova Scotia either with or without their permission. This is what she tells her friend that she said in answer to her mother's mild protest that she would be seasick.

"What do I care? Do you think you can break me of my desire to sail just by telling me I'll get seasick? To be sure I'll be seasick and what's more I'll get over it too. Now, may I go or must I go without leave?" after which she went off to learn the points of the compass, accomplishing this in fifteen minutes. Her book is evidence that she did sail and she describes minutely every part of the trip. In her masterly talk of top gallants, royals, skysails, jibs, staysails, spankers booms, futtock shrouds and the like she cannot avoid the thought that she is swanking a bit to her friend Alan to whom she writes, but this is only natural. Her knowledge of human nature is remarkable for one so young, as is also her keen sense of humor. Her character drawing of the crew, from the captain and mate to the sailors, is very clever and her love for the beautiful is marked. Her command of language is excellent and her memory for circumstantial detail most unusual when it is known that she made no notes but wrote entirely from memory.

If Barbara Follett does not publish too many books in childhood and is able to keep her mind as keen and her eye as clear as they are at present she should in a few years time do something outstanding in the realm of literature.



PICTURESQUE JAMAICA  
Cattle at the Government Farm, Grove Place, Kingston.

## TRAVEL

### Changing Sea Terms

AS A means of reducing marine accidents the Collision Committee of the British Chamber of Shipping is entertaining a proposal that port and starboard shall give way in steering orders to left and right—a change made in the American Navy when Josephus Daniels was Secretary. "During the many times I have been at sea in United States' destroyers I have always heard the order given, 'Right rudder', 'Left rudder'," testified a Devon sailor. The question presently resolved itself into a conflict between adherents of old customs and advocates of new efficiencies.

Factions developed among them. Right and left were championed because they were simple to understand. "It is surprising," said one speaker, "the number of times a wheel is being put wrong on the giving of orders starboard or port. A change is long overdue. It should have been made when they started to square the yards with a shovel—that is, during the change from sail to steam." Larboard had been dropped in the fifteenth century.

Although favorable to this general viewpoint, a retired naval commander objected that the conversational "Right, sir," or the more colloquial "Right-o" as a reply to instructions, might, if overheard by the quartermaster, convey to him the impression that he had received an order to move the helm—with disastrous results. "Entirely new words," contended the commander, "should be adopted carrying mnemonic suggestion of right and left." He advocated laeva (Latin for left) and recto (used in printing).

One retired naval captain suggested a more radical alteration in nautical terms. "For the existing British order 'Port' and the American order 'Right rudder', I would substitute the general order 'clockwise'; for the British order 'star-

board' and the American 'left rudder' I would substitute 'anti', the reverse of 'clockwise'. More confusion: for thus starboard (right) is turned to left and port (left) is turned to right.

One difficulty, serious in manoeuvres, has been that in the older usage when the helm was ported or turned to the left the ship went to the right; later it often meant that the bow of the ship should be pointed left. The plea of those who would conserve the ancient language of the sea, current since Magellan sailed his straits, is that the remedy lies in agreement as to whether helm or ship is intended.

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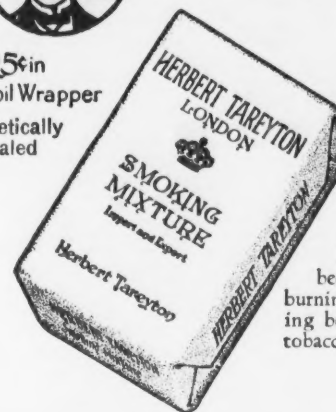
A striking feature of this year's "Across, Canada and Back Tour" which leaves North Toronto station 1.00 p.m., on July 23, under the auspices of Dean Laird, is the fact that many tourists are coming over from Great Britain to take part in the journey. The special all steel million dollar train which will carry the party across the Dominion is the equal in all respects to the famous "Trans-Canada Ltd." There are no difficulties to confront the traveller as Sinclair Laird, the director, who has already piloted seven similar trips, has made the way smooth beforehand. Bookings for the tour are already exceptionally heavy and all previous records are expected to go by the board. The itinerary includes stops at all the important cities and towns en route and the beauty spots in the Rocky Mountains, Banff and Lake Louise, bungalow camps and industrial centres. A sail across Kootenay Lake, a steamship trip from Vancouver to Victoria and return and another cruise down the Great Lakes add variety to a holiday both delightful and educational. There is not a moment in the twenty-one days wasted and everywhere throughout the western lines a most hearty welcome awaits the visitors. Everything is included from Toronto and return in the sum of \$330.00.

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# SATURDAY NIGHT

## FINANCIAL SECTION



Safety for  
the Investor

TORONTO, CANADA, JUNE 30, 1928

P. M. Richards,  
Financial Editor

### Credit for Everybody

Are Banks Justified in Making Advances  
to the Salaried or Professional Man?

By C. PAYELL

THE salaried man will doubtless have read with interest, and perhaps considerable satisfaction, the news that the National City Bank of New York, one of the world's largest banks, had decided to extend credit up to the amount of \$1000 at 6 per cent. rate of discount, to any qualified person able to furnish, in addition to his own good name, two endorsements of responsible people, the program of repayment to extend over a period of one year.

The fact that the average man is honest, well meaning and anxious to discharge his obligations has been well established through the successful application of the installment system of sales. This being the case, the National City Bank's plan of making advances will not likely involve them in heavy losses. On the other hand, it does not seem probable that the policy of lending to salaried persons has been adopted for the prime purpose of profit; rather must there be some other good reason which influenced the bank to fall in line with the Morris Bank plan of lending. The cost of making many small loans is greater than the cost of making one or two loans equalling the total of the smaller. If losses exceed a small percentage they will be more than enough to wipe out the profits on all transactions. However, no banking institution ever went to the wall on account of making small loans and no impairment of the National City Bank's reserves will result from the innovation. The whole history of banking shows that failures and amalgamations have invariably been the result of placing too many eggs in one basket, the concentration of loans in the hands of a few borrowers having spelt disaster to scores and hundreds, if not thousands, of banks.

It will be interesting to see whether any Canadian bank will follow the example set by this great United States institution and make a special feature of lending on the lines indicated herein.

Generally speaking, Canadian banks have not altogether favoured applications for loans of a personal nature unless secured by stocks, bonds, or other tangible security. Loans to farmers are not, of course, included in this category. True, there is no hard and fast rule forbidding managers to make advances of a private kind and they are continually being made; nevertheless, the policy of the banks has tended to discourage this class of business, their attitude of mind being reflected in the words of that well-known banking authority, E. L. Stewart Patterson, who in a treatise on banking says:

"Loans to professional or salaried men cannot be considered desirable from a banking point of view, or from any point of view for that matter. Even when the applicant is possessed of private means, a loan of this nature is more or less objectionable. . . . Loans to men who depend entirely on their salaries and professional earnings should not be considered except in very exceptional cases. If a man cannot live on his salary he cannot hope to pay off an indebtedness in addition. The loan is either intended to pay off an indebtedness or to purchase something which cannot be paid for out of future salary."

There is considerable truth in the above statement; on the other hand, occasions arise when the salaried man is, unfortunately, forced to seek financial aid. He feels that he should not be obliged to go to a pawnbroker for assistance or have to beg his relations or friends for cash to tide him over temporary difficulties brought about by circumstances over which he may have had little or no control.

The matter is considered by others from another angle: they maintain that a large proportion of banks' savings deposits belong to salaried persons and wage earners. In other words, their deposits supply the banks with monies without which it would be difficult for the wheels of Canadian industry to turn. This being the case, it is argued that in time of stress the salaried and wage

(Continued on page 24)



W. W. EVANS, M.A., LL.B.  
President of the Canadian General Investment Trust Limited, who presented a very satisfactory report to the shareholders at their annual meeting. Mr. Evans is also president and managing director of Traders Finance Corporation, Ltd., and president of the Canadian General Securities, Ltd., and Canadian General Insurance Co., as well as Vice-president of the Toronto Casualty Fire and Marine Insurance Co., and a director of the Monarch Life Assurance Co.

—Photo by "Who's Who in Canada"

### GOLD & DROSS

ROBINSON CONSOLIDATED CONE CO.

Editor, Gold and Dross:

Do you consider Robinson Consolidated Cone shares a good buy at the present market price? What, if any, are the prospects for dividends?

—G. W. H., Toronto, Ont.

The stock appears to be an attractive speculative buy around the current price of \$27 per share. No dividends are now being paid, but earnings are reported to be increasing at a very satisfactory rate and I am told that if the present rate of increase is maintained, the company will earn close to \$4 per share for the fiscal year which ends on September 30th next. Thus it would seem reasonable to expect that something might be done in the way of dividend payments before very long. The company seems to be in a satisfactory financial position, with adequate working capital, no bank loan, and no bonds or preferred shares ranking ahead of the common stock.

DURANT OF CANADA COMMON

Editor, Gold and Dross:

Please advise what you think of Durant of Canada common as an investment at present quotations. I have subscribed to SATURDAY NIGHT for many years, and have always found your opinions to be reliable.

—P. E. M., Winnipeg, Man.

While it is hardly in the investment class, I think Durant of Canada common has interesting speculative possibilities around the current price. After several disappointing years, the company has made a much better showing during the last year or two and it seems likely that its 1928 report will show by far the most favorable results in the company's history. The company introduced new models this year which appear to be meeting with a good deal of public favor and sales are running at a considerably higher rate than formerly.

A few months ago the company paid an initial quarterly dividend at the rate of four per cent. per annum on the common stock, which has a par value of \$10, and on the basis of the present market price of around \$7 per share the yield to the investor is just 5.71 per cent. This is not an unattractive figure in view of the apparently good possibilities for further progress by the company, but it should be borne in mind that the improvement is not of long duration. The stock recently touched a high of around 10½, but has since receded to its present level.

CORRUGATED PAPER BOX CO. STOCK

Editor, Gold and Dross:

Please state in your excellent paper if the new 7 per cent. cumulative preferred stock of the Corrugated Paper Box Company Limited is good enough to buy. I would appreciate a fairly complete report, as I wish to check up some information obtained elsewhere. Is the company a new one?

—J. B., Alliston, Ont.

The issue looks attractive on the basis of present and prospective earnings, although not overly strong from the standpoint of assets value. This is a new company which has lately been formed to acquire a company of the same name which has been in successful

operation for the past fifteen years, together with its holdings of 68.8 per cent. of the outstanding capital stock of Hilton Brothers Limited, of Winnipeg, a smaller and younger concern which has also made a good record to date. Both companies are engaged in the business of manufacturing corrugated and solid fibre shipping containers.

Dividend requirements on the 6,500 preference shares of \$100 par value to be outstanding will be \$45,500 annually, against which the predecessor company alone showed earnings available for preferred dividends of \$48,476 in 1924, \$82,038 in 1925 and \$60,675 in 1926. For the year 1927 earnings of the company, together with those of its holdings in Hilton Brothers Limited, amounted to \$106,528, which is equivalent to 2.34 times dividend requirements on the preferred stock now to be outstanding.

This left earnings available for the common stock of \$61,028 or \$1.52 per share after deduction of the preferred dividend requirements, but before making provision for taxes.

(Continued on page 16)



J. W. McCONNELL  
President and Managing Director, St. Lawrence Sugar Refineries Ltd., and Director of the Bank of Montreal, Canada Steamships Ltd., and other important companies, who has been elected to the Board of the Borden Co., Ltd.

—Photo by "Who's Who in Canada"

### Who Pays for Inefficiency?

Lack of Co-operation in Canadian Industry and Insufficient Attention  
to Cost of Distribution Forces Ultimate Burden on the Consumer—Production Economies Alone Without Effect  
—The Present Trends of Business

By DAVID C. DICK

President of the Canadian Woolen and Knit Goods Manufacturers' Association.

THE past year in the Canadian Woolen and Knit Goods Industry has been momentous. The present time is full both of danger and opportunity. Industry is changing and a close study of the changes and the forces governing them are essential. There has never been a time in the history of our industry when close co-operation has been so necessary.

H. W. Wood, President of the Alberta Wheat Pool and Vice-President of the Canadian Pool Central Selling Agency, speaking at Regina on June 15th, 1928, said: "Present world conditions prove that the hope of the future depends on the overthrow of competition and the substitution of co-operation. In our Canadian Wheat Pool we have over half the wheat growers bound together in a co-operative pledge to each other."

Charles M. Schwab, President of the American Iron and Steel Institute, on May 25th, 1928, urged that the existing United States laws be modified to allow the United States industry to co-operate in eliminating wasteful methods of distribution and make agreements and arrangements along lines which would be in the broadest public interest. Premier Baldwin of Great Britain, and head of Baldwins Ltd., commenting on Mr. Schwab's speech said: "It does look as though businesses and industry are grouping towards a position in which businesses making the same kind of goods will have to combine at least for the purpose of pushing and advertising their goods and bringing new orders home. They are trying to do it in the coal trade. They will doubtless have a try at it in the steel trade."

Commenting on Premier Baldwin's statement the "Iron Age" said editorially: "At one and the same time steel producers on both sides of the water are seeing that if their industry is to make any real headway it must adopt marketing methods as much ahead of the old as its production methods are ahead of twenty-five years ago. There is no real salesmanship in getting an order by the brutal argument of a lower price than a competitor made."

A. D. Whiteside, President of the Wool Institute of the United States, in a speech last month said: "I feel positive that we are entering a stage which will be recognized in the future as that of the period of industrial co-ordination, and it appears at this time that the highest degree of industrial efficiency in the future will be attained through the development of a network of both horizontal and vertical alliances."

The trend of opinion seems obvious and our efforts should be along lines of co-ordination of effort. The advantage is not only to industry, but to the consumer and to the nation as a whole. John W. Mettler, President of the National Association of Hosiery and Underwear Manufacturers in the United States, pointed out that the three major problems of the industry were overproduction, improper costing and merchandising. In overcoming the difficulties of improper costing his Association has just established a new cost division. This division will shortly be in a position to demonstrate to any manufacturer of hosiery and underwear in the United States the actual average cost in the industry on any stocking or garment regardless of how the individual manufacturer figures his overhead. It will also be in a position to check over the cost figures of any individual manufacturer, spot the operation in which he is not in line with average practice and so assist him in reducing his costs, while finding his actual costs and proper selling value.

This matter is in the minds of many of our members and letters have come to our office, and conversations have been held, with many manufacturers who believe that this development in the United States should be kept in mind and something similar for Canadian mills be considered. It is quite obvious that improper costing and inefficient manufacturing methods are not only harmful to the manufacturers who practice them, but prejudicially affect other manufacturers with better systems, and in the last analysis are paid for by the consumer. Most of the waste due to lack of up-to-date methods of costing are ultimately paid for by the consumer so any action to promote internal efficiency is not only in the interest of the individual manufacturer but of the other manufacturers and the consuming public.

Our Association has in existence a Credit Bureau for the rapid exchange of credit information and after a thorough investigation another association has adopted the system on which we are working. The manufacturers of cloth in England and their representatives selling in Canada have signified their desire to co-operate with us in this regard and also to the end that trade disputes and contractual difficulties may be handled along a more equitable and consistent basis. This co-operation is not easy to bring to a definite conclusion, but it is encouraging to see that the English manufacturers feel it is in their interest to

(Continued on page 22)

### Some Newsprint Facts

Recent Flurry on Market and Pessimistic Reports Should Not Cause Investor to Lose Faith in Basic Industry—Adjustment Necessary to Meet Situation

SOMETHING akin to a spirit of panic appears to have taken possession of the market in newsprint stocks. The decline in prices on the New York Stock Exchange engendered by higher money rates, and the uncertainty of the political outlook has had its reflection in Montreal quotations, and those for the paper stocks have suffered severe recessions. Over and above the New York influence, however, the withdrawal of certain companies from the Canadian Newsprint Company, coupled with the announcement of a cut in the price of the commodity, has had a very adverse effect. The following table illustrates the extent of the decline in quotations for the leading stocks:

Stock	Price May 15.	Price June 23.	Fall
Abitibi . . . . .	82½	60	22½
Brompton . . . . .	62½	47	15½
Can. Power & Paper . . . . .	49½	34	15½
Port Alfred . . . . .	135	74	61
Price Bros. . . . .	119	80	39
Wayagamack . . . . .	118	90	28

The question now to be considered by investors, point out Craig, Luther & Irvine, of Montreal, in their current letter, is whether the decline has been wholly justified and, therefore, likely to be permanent, or whether the movement has been exaggerated and, so, liable to reversal within a reasonably short period. Granted, for the sake of argument, that the whole market had previously been in an unhealthy state and that the speculative fever had forced the prices of stocks far beyond their investment merits; granted, further, that the newsprint industry is faced with the problem of over-production, accompanied by a logical reduction in selling prices, is it reasonable to assume that the whole future of the industry is in jeopardy and that holders of the securities of paper companies must be prepared for the whittling down of income and a more or less permanent loss of invested capital? In a situation of this kind the only sane attitude to adopt is to ignore the chorus of Jeremiahs and Cassandras, and to endeavor to ascertain what are the facts and fundamental conditions of an industry that has attracted to it hundreds of millions of invested capital.

The pulp and paper trade is today one of the staple industries of Canada, ranking second only to agriculture in the economic life of the country. For the fiscal year ended April 30th, 1928, the total value of Canadian exports was \$1,209,844,957, and of this sum \$198,575,332 was represented by pulp and paper products. Of the newsprint producers of the world Canada is now easily first, having wrested the premier position from the United States in 1926.

It is estimated that the present world production of newsprint amounts to 6,314,000 tons per annum, of which Canada in 1927 contributed 2,087,000 tons, compared with the United States' output of 1,485,000 tons. For the first four months of the current year the value of Canadian exports of paper amounted to \$47,083,348, as compared with \$40,832,582 in the corresponding period of 1927, an increase of about 15 per cent. Moreover, while the output of Canadian newsprint mills for the first five months of 1928 was 146,099 tons ahead of that for the corresponding period of 1927, i.e., an increase of 18 per cent., the United States production was 48,640 tons, or 8 per cent. less than the figures for the first five months of 1927.

Of Canada's total production of newsprint, about 90 per cent. is exported. The most important market is the United States, which last year absorbed 1,748,410 tons, or 93 per cent. of our total exports. If, as we are reliably informed, the reserves of timber in the United States are rapidly diminishing, whereas those in Canada, while not inexhaustible, are so controlled as to ensure an adequate supply of raw material for many years to come, the logical inference is that Canada's surplus will always find a ready market across the border, provided that surplus does not attain excessive dimensions. Therein lies the danger. What is the peak to which Canadian

(Continued on page 23)



SIR WILLIAM BURTON  
Photographed on disembarking at Montreal from the Cunarder Ascania. Sir William stated that he had come to Canada to study big buildings here before further observing building conditions in Toronto, Chicago and New York with a view to improving Old Country knowledge of methods. Sir William is managing-director of the London Real Property establishment.





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## Banks and Free Trade

*Desire of Financial Institutions is for Maximum Volume of Business—Influence Therefore Directed Against Restrictive Measures—An International Movement*

By SIR DRUMMOND FRASER, K.B.E.,  
Vice-President of the British Institute of Bankers, in Barron's Weekly,  
New York.

AMID the excitement of elections, the opening of annual budgets, and other matters of absorbing national interest, it is probable that few even of the most assiduous of newspaper readers gave serious attention to a colorless announcement, which appeared in the early days of April, to the effect that the representatives of twenty-two central banks were in conference at Paris. Yet this meeting, held under the auspices of the League of Nations, represented a tangible advance towards an objective of the highest possible interest to the world as a whole.

Six years ago a great International Conference at Geneva recommended that the authorities responsible for banking policy in every country should meet in the future to discuss common problems. This recommendation has never been put into practice. The heads of a number of the most important central banks—Great Britain, New York, Germany—have, it is true, met each other informally and infrequently, but these occasions have been of a personal character and the subjects discussed have been limited in their scope to matters of immediate moment.

The Paris Conference of 1923 was, both as regards its constitution and agenda, the nearest approach as yet made to the international Conference of Central Banks, proposed in Geneva, though it did not, of course, claim to be in any way a substitute for that conference. Its discussions were, in fact, limited, broadly, to proposals for closer international co-operation in the domain of statistics and general economic information. A number of facts emerged, however, most clearly from its deliberations—facts which the larger conference, if it ever takes place, may be expected to emphasize even more strongly.

Bankers in all countries have many interests in common. Those interests are likely to be furthered by international co-operation. Finally, the points at issue impinge on matters of prime importance to the world's welfare. This aspect of the general question of co-operation between banking authorities might be discussed at considerable length. The present article is concerned only with one small part of a very broad field—namely, the role which the banks may play in facilitating trade relations the world over.

By virtue of his position, the banker shares with the ship-owner, the merchant, and the insurer a desire that the quantum of the world's trade, at any given moment, may be as great as possible. He is concerned less with the fortunes of any one industry than with those of industry as a whole, and he regards with distrust any development calculated to aggrandize one section of the community at the expense of another.

Hence his influence tends to be exerted in favor of proposals such as those embodied in the report of the Geneva Economic Conference of 1927, which promise to remove artificial barriers to the freest possible flow of world trade. That report, it may be recalled, demonstrated with convincing logic that world trade had, since the war, increased much less rapidly than world population and production, and traced this state of affairs to the deliberate placing of obstacles in the way of international commerce by many countries, in a well-meaning but mistaken pursuit of the ideal of national self-sufficiency. "The time has now come," the report declared, "to put an end to the increase in tariffs, and to move in the opposite direction."

Without claiming undue authority, the present writer probably voices the views of his fellow-bankers in many lands in declaring his sympathy with the tenor of the Geneva report. Indeed, some months before the issuance of that document, a manifesto advocating the utmost possible freedom of trade was signed by many leading bankers in Europe and elsewhere. The finding of the best means of giving practical effect to such an ideal is, however, a difficult matter. A constructive international outlook cannot be acquired by the average citizen or nation at a single blast of the trumpet, even though the latter's sound may go over many lands.

The individual banker may, however, do much to advance such an object. In his professional capacity he affords a point of contact between the interests of the private trader, concerned primarily with the affairs of his own industry and the interests of industry as a whole. His collective views, moreover, are frequently sought by governments of every political shade. Regular consultation between bankers in different countries would, at least, do something to promote identity of view, so that the advice given, with a full sense of responsibility on the part of those immediately concerned, would possess the unmistakable force of unanimity.

International banking co-operation tends at present to be limited to matters comprised under the heading of "sound finance," and the wisdom of enlargement of its scope to include questions of commercial policy will doubtless provoke lengthy discussion. Ultimately, however, for the reasons given earlier in the present article, the two appear to be inextricably connected. The adoption of a common policy by bankers the world over would tend definitely to advance the prospect of world trade, and the possibilities of action on these lines should, therefore, be explored at the earliest possible opportunity.

### Abitibi Preferred Additional Offerings Made to Retire Prior Issues

A BANKING group headed by the National City Company, Ltd., and including Wood, Gundy & Company, Ltd.; Royal Securities Corp., Ltd.; Peabody, Houghteling & Co., and Peabody, Smith & Co., Inc., is offering at \$102 a share an additional issue of \$10,000,000 Abitibi Power & Paper Company, Ltd. 6 per cent, cumulative preferred stock of \$100 par value. Proceeds from the sale of this stock will be used solely to retire certain funded indebtedness and preferred stocks of subsidiaries preliminary to the issuance of mortgage bonds to refund all other funded indebtedness at a substantial saving in annual interest and dividend requirements.

With its recently-acquired subsidiaries, the company now controls and operates six distinct units engaged in the manufacture of newsprint and associated products. The units embraced in the company are the Abitibi Power & Paper Company, Ltd.; Spanish River Pulp & Paper Mills, Ltd.; Fort William Paper Company, Ltd.; Manitoba Paper Company, Ltd.; Ste. Anne Paper Company, Ltd., and Murray Bay Paper Company, Ltd. The group forms one of the largest newsprint producers in the world, with an annual capacity of 650,000 tons, capable of expansion to 1,000,000 tons a year from present timber and water power resources. Total wood reserves are more than 50,000,000 cords, while developed water powers aggregate approximately 200,000 horse-power, with another 500,000 horse-power in reserve.

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Effective Sunday, July 1st, thence daily except Saturday, last trip Sept. 7th, Toronto-Sudbury sleeper now operating on the "Trans-Canada," Canadian Pacific transcontinental train, leaving Toronto 11.00 p.m. will operate through to Little Current via Algoma Eastern, arriving there 12.30 noon daily except Sunday.

Southbound, commencing Monday, July 2nd, sleeper will leave Little Current 2.20 p.m. daily except Sunday, arriving Toronto 7.00 a.m.

This will prove a very convenient service for tourists and sportsmen desiring to visit the fine fishing districts on the Algoma Eastern or the increasingly popular Manitoulin Island, to which Little Current is the gateway.

Full information, reservations and tickets from nearest Canadian Pacific agent.



A. H. WILLIAMSON  
Of Wood, Gundy & Co., Winnipeg, who was chosen a Vice-President at the annual meeting of the Investment Bankers' Association in Quebec.  
—Photo by "Who's Who in Canada"

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Gatineau Power Company	5%	1956	100.00	5.00%
Manitoba Power Co., Ltd.	5½%	1951	104.50	5.20%
Montreal Light, Heat & Power	5%	1951	102.50	4.85%
Montreal Island Power Co.	5½%	1957	103.00	5.30%

Ottawa Light, Heat & Power Co.	5%	1957	102.00	4.75%
Shawinigan Water & Power Co.	4½%	1957	97.50	4.65%
Southern Canada Power Co., Ltd.	5½%	1955	102.00	4.85%
Winnipeg Electric Co.	5%	1925	101.00	4.85%
Winnipeg Electric Co.	6%	1954	105.00	5.65%

### Industrial

Alexander Building Corporation	6%	1947	100.00	6.00%
Canada Steamship Lines	6%	1941	103.00	5.65%
Cdn. Power & Paper Investments	5%	1958	101.00	4.90%

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Queen's Hotel Co. 6% 1947 101.50 5.90%  
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# Vitomen Promoters Face Jail

*Sentences Passed in Calgary Following Investigation by Attorney General's Department  
—Chief Justice Simmons Sees Gross Misrepresentation and Lack of Moral  
Responsibility in Sale of Stock by Latest Scheme—Shareholders  
Well-Advised to Have Independent Audit Made of Com-  
pany's Position—Saturday Night's Warnings*

By F. C. PICKWELL

THE attorney-general's department in Alberta continues to do good work in making it more and more difficult for scheming promoters to enrich themselves, at the expense of unsuspecting people. The latest case tried in Calgary before Chief Justice Simmons had to do with officials of Vitomen Cereal, Limited, of Vancouver, who have been selling stock all over Western Canada for two or three years. Readers of SATURDAY NIGHT will recall that on a number of occasions this journal has expressed the opinion that this promotion was unsound.

These men were convicted on a charge of conspiracy to defraud in the sale of stock. John W. Langs, a former president, was sentenced to one year in jail and a fine of \$250, or an additional three months; H. V. O'Reilly, a Calgary oil broker, drew six months in jail and a fine of \$200, or an additional three months; W. T. Storton, a stock salesman, got six months in jail and a fine of \$250, or an additional three months. It is stated that the case will be appealed. The crown was represented by A. L. Smith, K.C., and J. J. Frawley, a clever young member of the Attorney-general's department, who played an equally important role last year in connection with John L. Mercer's oil refinery stock manipulations, with similar results. Both Langs and Mercer were convicted on practically the same charge, conspiracy in unloading on the public a large block of personal stock. The notorious Joe Hearst, of Winnipeg, did much the same thing, and met a similar fate two years ago in Manitoba, so Langs' idea was by no means original.

During the court presentation Mr. Smith pointed out that the case had to do with the sale of shares of the Vitomen Cereal Limited, (a Dominion chartered company), promoted by J. W. Langs and E. T. Matchett, who later took in G. M. Geiger, all of Vancouver. Subsequently the Manitoba Grain Co., in which Langs and others were heavy stockholders, sold all its assets to the Vitomen Cereal Co., which disposed of its stock largely on the prairies through the usual high pressure methods. When these sales began to lag rather seriously, W. G. Storton, of Vancouver, and Harold V. O'Reilly, a Calgary oil broker, engaged in the sale of personal stock in the Vitomen Cereal Co., held by J. W. Langs, allotted to him in connection with the Manitoba Grain Co. deal. The operations were confined to Vitomen shareholders and here is how the game appears to have been worked:

Storton introduced himself as a Vancouver broker, from the firm of Garfield, Storton and Associates, which he claimed had underwritten all unsold Vitomen treasury stock. This was subject to the stipulation, it was said, that all shareholders had to be approached and releases obtained to what was termed their right to "allotment"—on a ratio of four shares to every one already held by the shareholder. Storton contended that his firm was willing to pay shareholders five per cent. of the par value of such "allotment" for a release.

In another role appeared O'Reilly, accompanying Storton as a Vitomen representative for the alleged purpose of seeing that his companion (the broker) placed the matter fairly before the shareholders. O'Reilly confirmed Storton's so-called "allotment"

statements—and then pressed home the suggestion that it was in the interests of shareholders to purchase as much as possible of the "allotments". The scheme seems to have brought the desired results.

Langs then entered the picture in Alberta, as a companion counsel to O'Reilly, who seems to have changed his name to O'Neill, for a time playing the role of a Vancouver broker. According to the evidence it would appear that Langs had suddenly become alarmed over the possibility of a dissatisfied coast shareholder unloading a block of Vitomen stock at fifty cents on the dollar. This must be offered at par, it was said, in order to protect the interests of shareholders. This line resulted in 6000 shares being sold in one district, with O'Reilly, or "O'Neill," as the broker, and a man named Pifer going along as a bodyguard, protecting the shareholders' interests.

The crown's contention, as later confirmed by the court, was that all this stock, sold by such devious and fantastic methods, was the personal property of Langs; that the dissatisfied shareholder in reality was a fair Vancouver barrister, who had previously taken Langs 6000 shares as collateral security for a loan made to him by a client. When the loan came due, and was unpaid, an effort was made to sell this stock at fifty cents per share. Then Langs stepped in and represented that he could sell the shares through the Storton Agency, obviously as above outlined.

Typical of how all this was supposed to pan out, in the amazing teamwork of high pressure salesmanship, the combination found a man who held 2000 shares of Vitomen Cereal stock. He was advised that this entitled him to 1000 shares of the special offering, and was induced to part with a check for one thousand dollars in real money for his "allotment." One Nightingale man got carried away with the O'Reilly-Storton line of chatter to the extent of a four hundred dollar cheque but stopped payment after talking it over with more canny neighbors. But another Vitomen shareholder was not so fortunate in the "allotment" scheme. He was persuaded to give his check for 900 shares. Next morning he awoke with a suspicious feeling, and ordered the bank to stop payment, but the solicitous party had already got the cash. Several witnesses gave evidence along much the same line, feeling that they were protecting their threatened interests via the "allotment" plan, and buying treasury stock. The crown counsel described it fairly as a "malodorous trail."

When up for final judgment in court Langs endeavored to side-step personal responsibility, but Chief Justice Simmons could not see it that way. He said the evidence against Langs rested the assumption, or the hypothesis of the crown, that he was the leader, and that the other two men were the agents. The transactions were necessarily for the benefit of Langs in the disposition of these shares. At the same time Langs failed to go into the witness box and make any explanation, in order to exonerate himself. For that reason His Lordship felt that Langs was the head man in the venture, and he dealt with the case accordingly.

Responding to a plea for leniency from defending counsel the Chief Justice had this to say: "If it had been a single instance of one sale, I think I could go a long way in receiving the suggestion made by counsel for the defendants, but this was a very extensive campaign. It was well designed, deliberately planned and laid to inveigle into it responsible men, who had in good faith bought shares in the company, and who were ready and willing to stand by the company and purchase more shares, in the belief that it would no doubt be to their own benefit and also the benefit of the company."

"There was nothing legally wrong in Langs' selling his own shares, in competition with those of the company," continued His Lordship, "but the literature used; the brokerage letter sent out; the representation that they had an option; the representation that a firm of brokers had underwritten the shares; and the statement that one of the salesmen was representing the shareholders for the purpose of protecting them: that he was an auditor of the company, and was there for that purpose. These were all misrepresentations of the grossest character, that no person of any moral responsibility, or any feeling of moral responsibility in connection with a transaction of that kind, could possibly make."

"I think, however, that Storton and O'Reilly have been the unfortunate instruments, and I cannot get away from the impression that Langs was the moving spirit behind the well developed and deliberately tried-out plan to deceive these bona fide shareholders of the company."

The above is possibly one of the closing chapters in the high pressure stock sales promotion of Vitomen Cereal Company, which has been going on throughout Western Canada for at least two years, operating under a Dominion charter. Reckless claims have been made from the beginning, and it looks like a hundred to one shot if the company will ever get anywhere. "Saturday Night" advised the public against buying any stock in the initial stages—even then misrepresentations were made—and at various times since. The company has little, if anything, worth while to show for the large amount of money taken from the public. The fact that Langs, one of the chief promoting officials, resorted to such desperate means to make a personal clean-up, as above described, is anything but reassuring. Before going any further, by way of financial support, the shareholders would be well advised to secure an unbiased report from an independent chartered accountant. It might be discovered that the most merciful course at this date would be to wind up the company, and credit the investment to experience.

It is not many weeks since the present board of directors were soliciting special monetary support from shareholders, on the hopeful claim that this would be the means of saving Vitomen Cereal Limited. On May 29th G. M. Geiger, who now appears to be fairly well in control of whatever there is at headquarters in Vancouver, gave evidence at the Calgary conspiracy trial which does not harmonize at all with his previous contentions. When Geiger

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# THE MULTIGRAPH



The Ford-Stout tri-motor all-metal 16-passenger aeroplane which went to the rescue of the Bremen flyers at Greenley Island and carried Mrs. Lindbergh from Detroit to Mexico City and return. It is now being operated by Sky-View Lines, Limited, of Niagara Falls, Ont., on sight-seeing service. The picture shows the plane at Leaside Aerodrome, Toronto, which it visited early this week.

was cross-examined by John S. Mavor, K.C., he went over the book records in considerable detail, in order to check up the individual holdings of stock held by Langs, Mrs. Langs, and Geiger himself. Referring to the evidence given by Geiger at the preliminary examination, according to a press despatch, Mr. Mavor asked him if he was still of the opinion that his shares in the company were worth \$5 each. To this question, when under oath, Mr. Geiger gave a decided answer in the negative.

"The company", Geiger said, "is in such a delicate position now, that it would be necessary for the present shareholders to increase their subscriptions to enable it to carry on. There had been some production, but no marketing has been done. Further, witness declared that the company could not any longer make sales

to the public without deceiving them as to the present condition of the company."

Under date of April 11th, 1928, just six weeks before he gave this sworn evidence in the Alberta court, Messrs. Geiger and Hoffmeister, two directors of Vitomen Cereal, Ltd., wrote prairie shareholders, in part, as follows:

"We are mailing you this letter seriously requesting that you protect your interest in Vitomen Cereal Ltd. As directors we have protected your money, and this should be appreciated. On April 9th our factory went into production, and we are now attempting to manufacture and pack some fifteen excellent products. If our company is to be successful, we must have your support. Co-operation spells success."

"We have today an excellent factory, owned and controlled by its

shareholders, and the volume of business that we do will depend entirely on the financial support that we get at this time from the shareholders. We say this because we are not selling stock to the general public, as we do not intend to go to the public until our law suit with the Manitoba Grain Co. is settled. When it is settled we expect to sell the balance of our stock for \$2.00 or \$3.00 per share."

The statements made under oath are doubtless nearer the truth.

"Meantime the reaction to this directors' appeal has not been any too favorable. Many of the shareholders in Vancouver became uneasy over the company's position, and in April formed what they termed the Vitomen Shareholders' Protective Association, in the hope of bringing some order out of chaos. One of the first

(Continued on Page 17)



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## GOLD & DROSS

CORRUGATED PAPER BOX CO. STOCK  
(Continued from page 13)

vision for the preferred share sinking fund. This lends speculative attractiveness to the offering in view of the fact that a bonus of three shares of common stock goes with each ten shares of preferred. There are 40,000 shares of common stock to be outstanding. Incidentally, the preferred stock will be a first charge on assets and earnings, subject to a mortgage of \$52,500, there being no bond issue.

Furthermore, it is stated that the combined operating profits of the Corrugated Paper Box Company Limited and Hilton Brothers Limited for the first quarter of 1928 is nearly \$20,000 in excess of that for the first quarter of 1927, and that the estimated profits for the present fiscal year after making due provision for depreciation and income tax are \$165,000 or over 3.6 times the dividend requirements on this issue. This would leave a balance equal to approximately \$5 a share on the outstanding common stock after deducting preferred dividends but before providing for the preferred share sinking fund.

Turning to the assets behind the stock, if we deduct the accounts payable of \$60,920 and the mortgage of \$52,500 from the \$808,852 of total assets shown in the consolidated balance sheet, we have \$695,432 as the value of the assets behind the preferred stock offering totalling \$650,000. This works out at approximately \$107 in assets for each \$100 of preferred stock. This is not a very large figure, but the company has good prospects for future growth and taking all the circumstances into consideration I consider these preferred shares a reasonably attractive purchase.

### HOWEY GOLD MINES

Editor, Gold and Dross:

I am holding a large block of Howey Gold stock which I purchased at \$1.60 per share, now down to 75 cents.

Like probably many others, I have been very disappointed in this purchase, but before taking any further action either to buy more or to sell, I would appreciate your advice.

I had in mind purchasing another two thousand shares to average my price down, in the hope that the stock would give a better account of itself after the units have been converted July 3rd.

—B. H. G., Hamilton, Ont.

The exchange of Howey units for shares at the beginning of July will not likely have much bearing on quotations for shares. The exchange has been discounted for some time. It is possible too much stress has been placed on the matter and it would not be surprising to see Howey stock in greater demand a little later than at present. It is important to remember this is not like the breaking up of a pool. As a matter of fact, Howey units were themselves freely traded in on the markets, and the exchange now taking place is merely a technical procedure.

### DR. MIDDLETON'S FOOD PRODUCTS CO.

Editor, Gold and Dross:

A few years ago I purchased fifty shares of Dr. Middleton's Food Products Company, Limited, of Vancouver, B.C., and am desirous of obtaining some information regarding the operations of this company. Would you consider it advisable to hold on to these shares?

—H. R. J., Mervin, Sask.

The company appears to have a good product and to be doing a good volume of business, but at the present time adequate profits are not being realized. In fact, there was a loss of over \$2,000 on operations for the year which ended on November 30 last. This unsatisfactory showing is stated to have been mainly due to higher costs of raw materials and lower prices for bread.

Not long ago the company sold its rights for Ontario, New Brunswick, and Nova Scotia to the Hilton Bread Company Limited, now the Regal Bakeries Limited, of Toronto, the consideration being a substantial block of the preferred and common stock of that company together with a small cash payment. The outlook for the Regal Bakeries is favorable and the prospect is good that this transaction will result in a satisfactory increase in revenue for Dr. Middleton's Food Products Company Limited.

At the present time, as a result of the unsatisfactory showing as regards net earnings, there appears to be very little market for the stock. My advice is to hold on for the present at any rate in the hope that the situation will improve.

### COLD LAKE, SAN ANTONIO AND NICKEL

Editor, Gold and Dross:

I bought shares in Cold Lake Mines as a speculation. What do you think of it? I have not received any certificate; only a receipt for my money. Are San Antonio and International Nickel good buys?

—A. P. J., Winnipeg, Man.

Cold Lake, of course, was promoted to a considerable extent on the strength of activity caused in that district through the success of Sherritt-Gordon. The shares are purely speculative and only work will determine whether or not the ground is of value. If you bought shares subject to pool, you would only receive an interim receipt. Otherwise, demand your stock.

San Antonio is in the highly speculative class. A report by John Reid, engineer, is coming shortly and this should help one to form an idea of the prospects. International Nickel is enlarging underground work, and is also commencing at once its surface construction. In 1931 there will probably be a big increase in production. In the meantime, current quotations have discounted a very large part of the anticipated increase in profits.

### THREE UNATTRACTIVE MINING STOCKS

Editor, Gold and Dross:

I would like to have your opinion of Porcupine Kirkland, Ontario National Development Corporation, and Porcupine Grande.

—R. E. G., Toronto, Ont.

Porcupine Kirkland is excessively capitalized at 10,000,000 shares. The company holds outlying claims in the Sudbury and Kirkland Lake divisions, but on which no outstanding developments have occurred. The shares are highly speculative and the outlook is not good. Ontario National Development Corporation does not appear to have been doing any recent work and I do not know of any plans which would provide basis for much hope.

Porcupine Grande is being groomed for further selling of shares. While the outlook for the property itself is pretty uncertain, there is the added factor that a substantial part of the money being solicited may be used to



THEODORE KIPP, M.A.S.M.E., M.E.I.C., M.A.C.S.  
Vice-President and Managing Director of Kipp-Kelly Limited, of Winnipeg, who has been elected Director of the William Hamilton Co. Ltd.  
—Photo by "Who's Who in Canada"

pay off a fancy price which has been paid for a group of claims of uncertain value. The company is capitalized at 5,000,000 shares. An old stamp mill of small capacity and some steam-driven equipment is available with which to do work on a moderate scale. The shares represent a highly risky venture, to say the least.

### BURNS & CO. OR GOVERNMENT BONDS

Editor, Gold and Dross:

I am advised by an investment house to sell part of my holdings of Dominion Government bonds and reinvest the proceeds in the P. Burns and Company first mortgage 5½ per cent. bonds due 1948. Do you consider this sound? I propose retaining about a third of my present holdings of Government bonds.

—K. R. M., Calgary, Alta.

I think you might very well make the exchange suggested, particularly as you will still have a substantial holding of Government bonds. You cannot, of course, hold a safer security than Dominion of Canada bonds, but the degree of security is perhaps greater than is actually necessary when the investor is a business man able to keep a more or less well-informed eye on his holdings, and such safety, of course, costs money. Furthermore, the bonds you propose acquiring, the first mortgage 5½ per cent. twenty-year issue of Burns & Company Limited, themselves have a very satisfactory degree of security and will afford you a better return than you are getting from your Government bonds.

The old company, P. Burns & Company Limited, showed excellent results over a period of many years and made satisfactory profits every year except during the after-war reconstruction period. The new company is in a strong financial position and has good prospects for further progress. The 5½ per cent. bonds you propose acquiring are, of course, the senior security of the company and are well protected from the standpoints of both assets and earnings.

This issue has behind it assets to the amount \$2,246 for every \$1,000 bond, while average annual earnings over the last four years have been 2.57 times interest requirements on these bonds. Furthermore, earnings for the year ended December 31st, 1927, were substantially above this ratio, while for the quarterly period ended March 31st, 1928, they showed a further improvement of approximately \$100,000 over the same period last year. In short, I consider this a distinctly attractive issue.

### HECLA CONSOLIDATED

Editor, Gold and Dross:

I would be pleased if you would give me some information in regard to the Hecla Mine. Some friends of mine in London, England, were some time ago induced to take stock in this and now write me stating that the papers in London are speaking unfavorably of its possibilities. They in consequence are feeling anxious and I would be pleased if you would give me your opinion to convey on to them. I have subscribed to your paper for eighteen years and this is my first request.

—R. M., Oakville, Ont.

There are several Hecla mines. I have an idea the one you have reference to is the Hecla Consolidated, with claims in several townships in the Rouyn district. The ground was formerly held by the Stadamac. The enterprise has never developed beyond the questionable prospect stage. Prospecting and exploration to a limited extent is perhaps warranted, but the element of risk and uncertainty is very considerable. The country is full of such prospects. Only one out of a hundred ever attains success.

### NOTICE TO READERS

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Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional company or security inquired about. If such additional inquiries relate to mining or insurance matters, they should be written on separate sheets of paper.

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### Dividend Notice

Notice is hereby given that a  
dividend of 3 1/2% has been declared  
on the preference shares of the com-  
pany for the half year ending June  
30th, 1928, payable on the 14th day  
of July, 1928, to shareholders of  
record on the books of the company  
on the 29th day of June, 1928.

By Order of the Board.

B. V. McCORMON,  
Secretary.



C. V. BLACKBURN LABORATORIES LTD.

Editor, Gold and Dross:

Kindly advise if the stock of the C. V. Blackburn Labora-  
tories, Limited, of Ottawa, would be a safe investment and  
give me any information about it you can.

—D. B. M., Fort William, Ont.

It would be a distinctly speculative purchase at this  
stage, as not only is the company itself a new one, but the  
line of business in which it is engaged is itself new, and  
therefore, it remains to be proven that there is a field for  
this kind of enterprise and that this company can succeed  
in it.

That the company itself recognizes the speculative ele-  
ment I refer to is shown by the fact that they have placed  
the dividend rate on the preferred stock at 8 per cent.  
which is, of course, a substantially higher rate than they  
would need to pay for their money if they were an estab-  
lished company doing a successful business. However, it  
should be noted that the 8 per cent. will not be paid on  
the full \$100 which you pay for a unit of stock. The unit  
consists of three shares of preferred, of \$25 par value, and  
one share of common, which means that you will get a  
yield of 6 per cent. on your \$100 if the company pays the  
preferred dividend at the full 8 per cent. rate.

Of course, it is possible that dividends will be paid at  
some time or another on the common stock, in addition  
to which there are speculative possibilities in the fact  
that the preferred stock is entitled to an equal division of  
the profits of the company over 15 per cent. However, I  
think that this is very definitely the kind of enterprise in  
which the actual earnings can only be determined by  
experience and I would not advise purchasing stock of this  
kind unless you are frankly prepared to accept a fairly  
large amount of risk during the early life of the company  
at least.

### REALTY & MINES OF ROUYN CITY

Editor, Gold and Dross:

Your candid opinion of the outlook for Realty & Mines  
of Rouyn City, Limited, would be much appreciated.

—G. W. P., London, Ont.

Realty & Mines appear to have pretty uncertain  
prospects. There may be limited income for a time from  
real estate, but this is usually a drop in the bucket as  
compared with exploration and development expenses in  
endeavoring to establish a mine. From a mining standpoint,  
the property hangs on the strength of its neighbor, the  
Horne property of Noranda. This does not necessarily mean  
Realty & Mines will itself ever yield a pound of payable  
ore. The company is highly capitalized at 6,000,000 shares.  
The stock is highly speculative even at a very small price  
per share.

### POTPOURRI

**S. H., Ottawa, Ont.** The capitalization of the CANA-  
DIAN HYDRO ELECTRIC CORPORATION LIMITED con-  
sists of 6 per cent. first preferred cumulative stock of \$100  
par value to the amount of \$37,500,000 authorized, \$12,500,000  
outstanding; 6 per cent. second preferred non-cumulative  
stock of \$100 par value, to the amount of \$25,000,000 au-  
thorized and outstanding, and 1,000,000 shares of common  
stock of no par value authorized and outstanding. All of the  
common and second preferred stocks are held by the Inter-  
national Paper Company, which thus completely controls the  
Canadian Hydro Electric Corporation Limited. Of the author-  
ized amount of \$37,500,000 of first preferred stock, \$25,000,000  
is reserved for the conversion of the second preferred.

**W. C. W., St. Catharines, Ont.** The RYAN PORCUPINE  
holds about 190 acres in Deloro township. The property is in  
the prospect stage and appears to be of pretty uncertain  
value. Unless you can afford to lose your money, you should  
be very cautious about purchasing shares in doubtful and  
uncertain new ventures.

**M. B. G., Toronto, Ont.** The C. G. AND S. MINING  
CORPORATION has a number of raw mining claims which  
may or may not have some value. The statement in its ad-  
vertising that this is "an opportunity to invest in an organization  
that should make tremendous profits" seems to me to be quite



**ALBERT E. SILVERWOOD**  
President and managing director of Silverwoods Limited  
of London, Ont., who has joined with William H. Car-  
ruthers, of Toronto, in the formation of a new company  
to be known as Carruthers-Silverwoods Dairies Ltd.  
—Photo by "Who's Who in Canada"

unwarranted. In the first place, the shares are not an invest-  
ment but a highly speculative venture at best. In the second  
place, mining men of experience and standing do not speak  
of raw mining claims in the same breath with "tremendous"  
profits.

**A. R., Toronto, Ont.** To the best of my knowledge the  
shares of the PREMIER TIRE AND RUBBER GOODS LIM-  
ITED are worthless. This stock was issued to shareholders  
in exchange for shares of the Premier Tire and Rubber Com-  
pany, and in April, 1925, the assets of the Premier Tire and  
Rubber Goods Limited were taken over by Lincoln Rubber  
Products Limited, which latter went into bankruptcy in  
January of this year. The Trusts and Guarantee Company,  
Limited, Toronto, was appointed custodian.

**H. G. G., Toronto, Ont.** HASLETT-DUCK LAKE prop-  
erties are not located near any profitable mining enterprise.  
Showings are believed to warrant some exploration, but the  
outlook is only moderately encouraging. Mineralization in  
that section has so far been found to be erratic and patchy.  
Possibilities of success may be pretty remote.

**P. A. V., Picton, Ont.** The situation at FOLEY MINES  
is not very reassuring. The sale of first mortgage bonds  
under such conditions as now exist at the mine is something  
which might reasonably cause shareholders to worry. The  
outlook for Foley reaching a profitable stage is not very  
bright—yet the time will come when interest on the bonds,  
and the principal sum as well will have to be paid. There is  
room for hope that developments may take a favorable turn,  
although there have been dozens of other such efforts in  
that part of the country without one success as yet.

**H. C. W., New York, N.Y.** MILLER INDEPENDENCE  
MINES is capitalized at 3,500,000 shares. It was when the  
original company was capitalized only at 700,000 shares that  
quotations went temporarily to several dollars per share in  
Dayton and Germantown. Trading was very limited. Since  
the reorganization, very little has been done. The present  
effort to do additional financing seems to be justified, al-  
though the outcome of work remains highly speculative.  
There is some gold in evidence in narrow and erratic veins,  
and the hope attached to further work would be that of pos-  
sibly locating greater tonnage. It is a risky venture, situated  
at Boston Creek.

**J. S., Detroit, Mich.** VICTORY GOLD affairs have been  
so conducted as to arouse serious uneasiness. My own opin-  
ion is that the outlook for success is very remote.

## Vitomen Promoters Face Jail

(Continued from page 15)

demands was for a new board of di-  
rectors. Much concern was expressed  
by this organization about a "two-  
man" board of directors, (in Messrs.  
Hoffmeister and Geiger) the claim  
being made that many actions taken  
by them in behalf of the company  
have been illegal and not binding on  
the company. The Company Act  
states that no company business can  
be legally conducted with less than  
three members on the board. Geiger  
and Hoffmeister came in for much  
passing criticism. In a document is-  
sued by the shareholders under date  
of April 5, 1928, this comment is  
made:

"The annual general meeting of  
the shareholders of the Vitomen Cer-  
eal Ltd. was called for December 15,  
1927, at the company's offices at  
Vancouver. The main item in the  
agenda was the question of increas-  
ing the board of directors from three  
to five. After discussion this was  
proposed and passed. The meeting  
was adjourned until Jan. 11, 1928,  
in order to comply with the pro-  
visions of the Companies' Act, with  
respect to advertising such increase  
in numbers. The meeting finally  
elected a board consisting of Messrs.  
Hoffmeister, Geiger, Murphy, Perdue  
and Ladner, although the only mem-  
bers of this proposed board who were  
present and signified acceptance of  
the position were Geiger and Hoff-  
meister. No written consent, as re-  
quired by law, was shown from the  
other three, and we doubt as to  
whether this consent was ever given.  
It was the wish of several of the  
shareholders that this annual meet-  
ing be kept alive until such time as

there was assurance that the pro-  
posed board were installed in office  
and functioning properly. This pro-  
position was voted down by the  
shareholders present, at the request  
of Mr. Geiger, and with his proxy  
vote in control.

"In the report sent to share-  
holders after the close of the gen-  
eral meeting, the statement is made  
that Mr. Geiger was deputed to in-  
quire of the three absentees as to  
whether they would serve. With no  
desire on our part to impute any im-  
proper motives, what appears re-  
markable is that this point was not  
settled before the names of these  
men were placed in nomination at  
the annual meeting. It seems extra-  
ordinary that the funds of the com-  
pany, the time of its shareholders  
and the stupendous efforts to secure  
voting proxies should all be wasted  
and no object attained. The explana-  
tion is given that Messrs. Murphy,  
Perdue and Ladner decided to resign  
until settlement had been made with  
the Manitoba Grain Company. Again,  
before accepting this statement, we  
would point out that this matter  
should have been discussed before  
the men were nominated."

Referring to executive officers of  
Vitomen Cereal Limited, the Van-  
couver Shareholders' Association  
early last April passed this judg-  
ment, in a report to the prairie  
shareholders: "We feel that a gen-  
eral meeting of shareholders should  
be called at once to elect a new board  
of directors, as it would appear that  
the majority of the present board are  
merely concerned in continuing in office  
while receiving good salaries from the

company, and continuing personal  
quarrels with the directors of the  
Manitoba Grain Company. The least  
of their worries appear to be con-  
cerned with starting up the factory  
and securing some revenue from leg-  
itimate operations. Instead we are  
asked to contribute from our hard  
earned savings to a fund to prosecute  
a quarrel which can only end in  
bankruptcy for our Company. We  
are advised that it is quite possible  
that this action would not be settled  
for twelve months, and meanwhile  
we are asked to contribute to an ex-  
pense account which may run from  
\$1,200 to \$1,500 a month during  
that time."

All in all the Vitomen Cereal  
promotion does not seem to offer  
much hope for shareholders, and  
would more or less confirm fears  
long entertained by "Saturday  
Night". It is safe to assume that the  
worst still remains to be dug out,  
and the Shareholders' Association  
will be well advised in demanding  
all the facts before risking any more  
money. The inter-relations of the  
Manitoba Grain Co. and Vitomen  
Cereal Limited transactions and  
manipulations are open to serious  
suspicion, if not worse, and should  
be investigated thoroughly by a com-  
petent chartered accountant and  
property appraiser, before any ad-  
ditional expense is incurred. So far  
it looks as if a few irresponsible  
promoters have again been trying to  
establish a manufacturing plant on  
a shoe-string—thanks to an Ottawa  
charter. Even last year a chief of-  
ficer was issuing small "N. S. F."  
checks.

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1. Has your company at any time issued in Canada non-cancellable accident and sickness policies?

2. Are such policies being issued in Canada by the company at the present time?

3. Give approximately the figures showing premiums written and claims incurred year by year under such policies for as long a period as possible (a) in Canada and (b) elsewhere.

4. Give the scale of premium rates for typical benefits under such policies in Canada with corresponding premiums for cancellable policies with the same or similar benefits.

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### Fire Prevention Instead of Fire Fighting will be Job of Firemen

FIRE waste can be combated by practical means as surely as accident waste has been reduced in industry. Percy Bugbee, Field Secretary for the National Fire Prevention Association, told Ontario Firefighters at their ninth annual convention in Toronto on June 21st. One of the chief difficulties in the problem of fire waste hitherto had been too much talk and too little practical action, he said. The association, after making an exhaustive survey of many large communities, had developed a plan of operation which, the speaker felt, would prove workable.

He listed four important phases of fire prevention which should prevail in all large cities anxious to lower their fire losses. These points were: A fire brigade adequately manned, organized and equipped; civic ordinances calculated to keep down fire hazards as far as practicable governing gasoline storage and other risks; correction of structural conditions in existing buildings to reduce menace in case of fire, and the education of the public through schools, newspapers and other mediums, on causes of fire and prevention.

It remained for firefighters to interest the public in the importance of fire prevention, and to get groups of business men to co-operate with the Fire Department and other civic departments to reduce dangers. This work of fire prevention was increasing throughout the country, he said, and would be of inestimable value to the firefighters. The day was approaching when firemen would be applauded, not so much for fighting fires, but for effectiveness in preventing them and keeping down the annual loss to the community.

### Getting Ready to Deal with Accident and Sickness Insurance Next Session

DURING the recent session of the Dominion Parliament the matter of the provisions in personal accident and sickness policies came in for some discussion and was referred to the Commons' Banking and Commerce Committee for investigation and report. On April 27 the committee made the following report: "It is expected that the Insurance Act will be amended next session. Your committee therefore recommend that the Superintendent of Insurance be instructed to draft amendments in keeping with the facts adduced, for incorporation in a general amending act to the Insurance Act." The Superintendent of Insurance has now sent out a questionnaire to the companies transacting this class of insurance in Canada, seeking answers to the following:

1. Has your company at any time issued in Canada non-cancellable accident and sickness policies?

2. Are such policies being issued in Canada by the company at the present time?

3. Give approximately the figures showing premiums written and claims incurred year by year under such policies for as long a period as possible (a) in Canada and (b) elsewhere.

4. Give the scale of premium rates for typical benefits under such policies in Canada with corresponding premiums for cancellable policies with the same or similar benefits.

5. What is the company's ordinary rate of commission, (i) first year, and (ii) renewal, for local agents and for general agents for:

(a) cancellable policies.  
(b) non-cancellable policies.

If any departure is made from these ordinary rates in any case give also the maximum commission payable at the present time for each class of agency and each class of business.

6. As at December 31, 1927, give:

(a) the non-cancellable premiums in force in Canada (i) annual; (ii) quarterly; (iii) monthly; (iv) weekly.

(b) the reserve maintained on such policies under which no claims are outstanding and the basis on which such reserve has been computed.

7. What would be the practical objection to providing, in the ordinary one-year cancellable policies, that the com-



**THOMAS HUNTER**  
The dean of insurance brokers in Toronto, age 83 years, born in Toronto. Mr. Hunter has been engaged in insurance brokerage since 1885 and is still in business with his son, Bryce B. Hunter, as Hunter, Rowell & Company. His hobby is gardening. He is at present in Northern Ontario, making an inspection of some mining properties in which he is interested. He is as active as any man of the age of sixty.

pany will not cancel, or refuse to renew, the policy for at least one year after the termination of a disability for which the insured has become entitled to indemnity under the policy?

8. If the suggestion in No. 7 is considered impracticable, what would be the practical objection to providing in such policies that the company will refuse to renew the policy on any renewal date, or will on renewal eliminate a specified disease or diseases, only if notice to that effect shall have been given by the company to the insured at least two weeks before the renewal date?

9. What is the company's opinion as to the demand on the part of the insuring public for non-cancellable accident and sickness insurance in preference to the ordinary cancellable policy having regard to the difference in premium ordinarily made for the two plans?

10. What is the company's view generally as to:

(a) the necessity, and  
(b) the practicability of non-cancellable accident and sickness insurance?

If the supplying of the information called for by any of the foregoing questions is, by reason of the condition of the company's records, inconvenient, the Department would welcome advice to that effect in order that consideration may be given to a modification to meet the circumstances.

In the case of companies which do not issue non-cancellable insurance a complete answer so far as possible to the foregoing questions in respect of cancellable policies would be appreciated.

**National Liberty Capital**  
THE National Liberty has voted to recommend an increase of capital from \$2,000,000 to \$2,500,000 and splitting of the stock from \$10 to a \$5 par.



**JOHN G. RICHTER**  
Who has been elected president of the London Life Insurance Company, succeeding the late Dr. A. O. Jeffery.

### May Sales of Life Insurance in Canada Set New High Record

A TOTAL of \$49,870,000 of ordinary life insurance was purchased in Canada during the month of May. This represents a gain of 12 per cent. over sales last May and is the largest volume ever written in a single month. The fact that 80 per cent. of contributing companies share in the above gain indicates the extent of this prosperity. These figures are furnished by the Life Insurance Sales Research Bureau and represent the experience of companies having in force 84 per cent. of the total legal reserve ordinary life insurance outstanding in the Dominion of Canada.

The monthly gain is well distributed throughout the Dominion, most provinces sharing the country's gain. Substantial increases are recorded, ranging from 1 per cent. in British Columbia to 34 per cent. in Alberta. Manitoba and Quebec gained 21 per cent. and 17 per cent. respectively over last May.

For the first five months of 1928, production shows a 14 per cent. gain over the 1927 record. All provinces shares this increase, showing substantial gains. Newfoundland gained 20 per cent. over the first five months last year, while Alberta gained 22 per cent. and Quebec and Saskatchewan each increased 17 per cent.

The record for the twelve months just ended represents an increase of 8 per cent. over the preceding twelve months. Sales in Nova Scotia and Saskatchewan are practically identical with the same period last year and gains are noted in all the other provinces. Alberta and Quebec lead with increases of 14 per cent. and 12 per cent. respectively, while gains in the other provinces range from 4 per cent. in New Brunswick to 9 per cent. in Manitoba.

Most of the cities show improved conditions for the month. Hamilton leads with a gain of 56 per cent. over last May. For the first five months of this year, only Ottawa and Vancouver record slight losses. Montreal continues to lead with a gain of 31 per cent. for the year to date.

### Metropolitan Canadian Field Changes

THE Canadian Head Office of the Metropolitan Life announces the following changes in the field: C. E. Laverne, assistant manager at the Montreal, Montreal district, is appointed General Assistant Manager at the Canadian Territory; Raymond E. Desautels, manager at the North Bay, Ontario, District, is transferred at the New England Territory; W. W. Macdonald, Assistant at the Vancouver South, B.C. Territory, is appointed Manager at the North Bay, Ontario, district; Simpson Orr, General Assistant at the North Vancouver District, is appointed Assistant Manager at the Vancouver, B.C. district; Percy G. Leoney, agent at the Winnipeg, Manitoba District, is appointed Assistant Manager at Winnipeg; John L. Robinson, Assistant Manager, at the North Bay, Ontario District, is transferred to the Niagara Falls District; John T. Martell, agent at the Sydney, N.S. District, is appointed Assistant Manager at the Sydney District; A. J. Domplere, agent at the North Bay District, is appointed Assistant Manager at the North Bay District.

### Senate Cuts Extension of Returned Soldiers' Insurance to One Year

BILL NO. 290, to amend the Returned Soldiers Insurance Act by giving returned men another five years in which to take out insurance under the Act, was amended by the Senate, which reduced the time during which application may be made for this insurance to one year. On June 7th the House of Commons concurred in the Senate amendment, so that those eligible for this insurance will have one year instead of five in which to take advantage of it.

The Wilder Medal, one of the highest awards made by the American Pomological Society, has been given to the Canadian Government Central Experimental Farm, Ottawa, for the Melba apple, which was originated at the Ottawa farm — a

### SEND THE BOY TO COLLEGE

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The fact that he can get a Bond at all shows that he has a good character and is WORTH PROMOTING. Let us Bond your key employees. Write for rates.

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INSURANCE COMPANY OF CANADA  
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What would be your Family's Future, supposing you, the Breadwinner, never returned?  
Protect them with a Monarch Life Policy.

BRANCH OFFICES COAST TO COAST  
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**THE MONARCH LIFE ASSURANCE COMPANY**  
HEAD OFFICE—WINNIPEG.

## Central Manufacturers' Mutual Insurance Company

Established 1876  
Cash Assets \$3,509,288.51—Cash Surplus \$1,704,518.42

**DIVIDENDS 30%**

On select Fire and Automobile risks.

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**VANCE C. SMITH, Chief Agent.**

## We Are Now Ready

to offer to men who measure up to Northern Life standards—direct home office, general agency contracts, which provide vested renewals and generous commissions—a contract that is a real basis for business building.

We want men who feel sure their inherent abilities and business experience can be most profitably employed in building a permanent career in Life Insurance Salesmanship.  
**The NORTHERN LIFE ASSURANCE COMPANY OF CANADA**  
ESTABLISHED 1897  
HEAD OFFICE, LONDON, ONT.



daughter of the famous McIntosh Red, named after the great Australian prima donna. This is the eighth time that the Wilder Medal has been awarded to the Canadian Government Experimental Farm, Ottawa, for notable varieties of apples.

heavily impaired under the former administration. At the end of 1927 the impairment was \$708,728.30 as compared with \$633,618.93 at the end of 1926. The paid up capital is \$1,894,012.87.

## INSURANCE INQUIRIES

Editor, Concerning Insurance:  
I am enclosing herewith circular letter sent to a local physician by Union Mutual Casualty Co., of Des Moines. Please advise me in your next issue if you consider this company safe to insure with—their proposition appears cheap and looks almost impossible for the small premium of \$4.00 per quarter. You will note they undertake to pay \$5000 for loss of life. This of course must mean by accidental means, but they do not say so.

—O. J. Macleod, Alta.

While a premium of \$4 per quarter year looks very cheap for an accident policy providing for \$100 monthly indemnity for total disability, increasing to \$150 in case of hospital confinement, \$100 emergency travel benefit to place policyholder in communication with friends in event of injury away from home, \$5,000 in case of loss of life, or loss of both hands, feet or eyes, \$2,500 for loss of either hand or foot, \$1,500 for loss of either eye, \$5,000 to policyholder in event of death of beneficiary while travelling, the fact remains that the Union Mutual Casualty Company of Des Moines, Iowa, is not licensed to do business in Canada and has no deposit here for the protection of Canadian policyholders, so that in the event of a disputed claim under one of its policies, payment of such claim could not be enforced here, but the Canadian claimant would have to try to collect in Iowa, and before he could bring an action there would have to establish his right to sue in that jurisdiction and would also in all probability have to put security for the costs of the action. That puts a claimant practically at the mercy of an unlicensed company when it comes to collecting a disputed claim against the company. SATURDAY NIGHT advises insuring with licensed companies only, as in that case payment of valid claims can be readily enforced in the local courts if necessary. Insurance that is not readily collectable is dear at any price in my opinion.

Editor, Concerning Insurance:  
I see SATURDAY NIGHT advises all eligible to take advantage of Returned Soldiers' Insurance. I am a returned soldier and would be very much obliged if you would tell me where to write for further information.

—H. C. Walkerton, Ont.

While the government had decided to extend the time another five years in which returned soldiers might apply for insurance under the Returned Soldiers' Insurance Act, the Senate amended the Bill and cut down the period to one year, and as this amendment was concurred in by the House of Commons and the Bill so amended adopted, returned men have up to August, 1929, in which to apply for this insurance. All information as to rates, etc., may be obtained from any local office of the Department of Soldiers' Civil Re-establishment, or by writing the Department of Pensions and National Health, Insurance Division, Daly Building, Ottawa, Ont.

The rates charged for this insurance are very favorable, and the premiums may be paid half-yearly, quarterly or monthly without extra charge. The amount of insurance which may be obtained is from \$500 to \$5,000, and SATURDAY NIGHT advises all those eligible to take advantage of this insurance offer to the fullest extent.

Editor, Concerning Insurance:  
Would appreciate your opinion of the Canada National Fire Insurance Co., in which I am a stockholder.

—C. S., Edmonton, Alta.

There is nothing much for the ordinary shareholder to do, in my opinion, but to support the present administration in its efforts to put the company on a sound business and financial basis, so that it will be in a position to operate successfully. Government figures show that the total assets of the company at the end of 1927 were \$2,077,309.00, as compared with \$2,324,223.45 at the end of 1926. Total liabilities except capital at the end of 1927 were \$892,024.43, as compared with \$1,063,729.51 at the end of 1926. The surplus as regards policyholders at the end of 1927 was \$1,185,284.57, as compared with \$1,260,493.94 at the end of 1926. Policyholders are accordingly amply protected, and the company is safe to insure with. Under competent management there is no reason why the company should not build up a successful fire insurance business in Canada, and in time yield satisfactory returns to the shareholders who have had no return on their investment for a number of years and whose capital funds had become

Editor, Concerning Insurance:  
In view of the substantial dividends being paid on participating policies nowadays by most companies, does not the insurance buyer get a better return on his money when he takes a participating policy than when he takes one on the non-participating basis? When you add the dividends paid over a term of years to the face value of the policy, and compare the amount with the total of premiums paid during the same period, say ten years, is not the buyer of a participating policy considerably ahead of the buyer of a non-participating policy?

—H. G., Montreal, Que.

The question for the insurance buyer to determine is, whether he will pay more for a given amount of protection on the participating plan than on the non-participating plan, or, in other words, on which plan can he obtain the larger amount of protection for a stated sum, such a sum as he may be able to pay. This question can only be settled on a basis of averages. It must be conceded at once that for a certain period at least the cost will be lower on the non-participating plan, as the premium is lower on that plan. On the other hand, it must be admitted that participating insurance in a good dividend-paying company will cost less if the policy continues in force through a more or less lengthy period of years. There will always be those who are attracted by the idea of getting "dividends" on their insurance and who are confident that their policies will remain long enough in force to bring the net cost below that of non-participating insurance. Then again, there will always be hardheaded buyers who believe that "a bird in the hand is worth two in the bush," and who prefer to get their "dividends" in advance in the way of lower premiums rather than take chances on what they will get in the future. The net cost is guaranteed under the non-participating policy, while the net cost can only be estimated under a participating policy and is never actually known until the policy becomes a claim by maturity or death or is discontinued. The policyholder is taking less chance in the matter of net cost if he buys a low premium participating policy, such as is now being issued by a number of companies, at rates only slightly in excess of the rates for non-participating insurance, than if he buys a participating policy issued at the ordinary rates, because he is sure of the savings in the rate to begin with. By the same token, the policyholder is taking still less chance in the matter of net cost if he buys a non-participating policy, because he is sure of the additional savings in the rate at the outset.

Editor, Concerning Insurance:  
I am enclosing a stamped and addressed envelope and wish you would let me know if the following insurance companies are O. K. to insure with: North American Accident Ins. Co., Newark, N.J., U. S. A.; Western Mutual Life Association, Los Angeles, Cal., U. S. A. If not favorable, what others can you recommend for same class of insurance.

North American Accident Insurance Co., of Newark, N.J., is not licensed in Canada, and accordingly I advise against insuring with it. Western Mutual Life Association of Los Angeles, California, is regularly licensed as a fraternal society in Canada and is safe to insure with for fraternal insurance. It has recently been amalgamated with the Occidental Life Insurance Co. of Los Angeles, an old line company, incorporated in 1906 and operating in fourteen states, which, it is announced, will enter Canada under Don't-on license and maintain full reserves in all business in Canada by the deposit of approved securities with the Insurance Department at Ottawa. This company is safe to insure with. With regard to accident insurance, any company whose advertisement appears in SATURDAY NIGHT is safe to insure with, as we do not accept advertising from companies that are not safe.

## NOTICE TO READERS

SATURDAY NIGHT's insurance advice service is for the use of paid-in-advance mail subscribers only. SATURDAY NIGHT regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of SATURDAY NIGHT sent to a regular subscriber, and by a stamped, self-addressed envelope. Each letter of inquiry should refer to one subject only. If information on more than one subject is desired, the sum of fifty cents must be sent with the letter for each additional question. Inquiries which do not fulfil the above conditions will not be answered.

## THE FIRE INSURANCE COMPANY OF CANADA

Head Office - 465 St. John St., Montreal

Capital Subscribed ..... \$ 500,000.00  
Capital Paid Up ..... \$ 250,000.00  
Total funds for security of policy holders \$1,223,118.94

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One of the few responsible Canadian controlled Companies that is really independent. Submit us a risk that warrants preferential consideration and we think our office will interest you.

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Insurance that Really Insures

Automobile, Burglary, Plate Glass, Boiler, Electrical Machinery, Guarantee, Accident, Sickness, Liability, (all lines), Fire, Hail, Explosion and Sprinkler Leakage

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HEAD OFFICE — TORONTO

FIRE AND CASUALTY

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Assurance Company Limited, of London, England  
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ASSETS EXCEED \$900,000,000.

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Kenneth Thom, Manager for Canada.

Western Department: Huron & Erie Bldg., WINNIPEG

R. S. Hickson, Superintendent of Agencies.

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## The Protective Association of Canada

Established 1907

Assets \$289,157.00, surplus to policyholders over \$150,000.00

**The Only Purely Canadian Company**  
Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada.

**E. E. GLEASON, Pres. & Gen. Mgr.** **Head Office Granby, Que.** **J. G. FULLER, Secy., Asst. Mgr.**

Guaranteed by Eagle, Star, and British Dominions Insurance Co., Limited of London, England

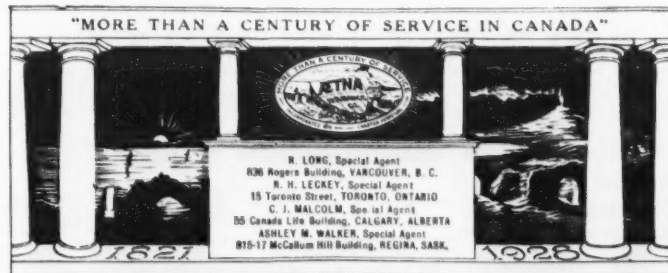


**THE BRITISH CROWN ASSURANCE CORPORATION LIMITED**  
OF GLASGOW, SCOTLAND

**FIRE** **AUTOMOBILE**

Head Office for Canada, Toronto

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**LYON & HARVEY, 15 Wellington St. E., Toronto, General Agents**  
Applications for Agencies in unrepresented districts invited.





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**The Canada National Fire Insurance Company**  
Head Office: WINNIPEG, Man.

A Canadian Company Investing Its Funds in Canada.

**E. F. HUTCHINGS**  
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First Vice-President

**T. S. McPHERSON**  
Second Vice-President

Application for Agencies Invited.  
Toronto Office: 24 Adelaide St. W.

**W. H. GEORGE**  
Superintendent of Agencies.

**Wood, Fleming & Co. LIMITED**  
ROYAL BANK BUILDING  
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**VALUATORS**  
**REAL ESTATE BROKERS**  
**GENERAL INSURANCE AGENTS**

We supply experienced and economical management of commercial and residential properties.

Inquiries solicited.

## Policyholders' Dividends

The five year dividend results to policyholders in this company have been most gratifying and compare favorably with those of any other company.

**The Western Empire Life Assurance Co.**  
WINNIPEG, MAN.



Security Over \$64,600,000  
Toronto Agents  
PYKE & THOMPSON  
53 Yonge St.

**THE IMPERIAL GUARANTEE AND ACCIDENT UNDERWRITERS**

Guarantee, Accident, Automobile, Burglary, Sickness, Plate Glass, Fire

HEAD OFFICE  
22 Wellington St. E., TORONTO



Security Over \$64,600,000



## Fire Prevention Instead of Fire Fighting will be Job of Firemen

FIRE waste can be combated by practical means as surely as accident waste has been reduced in industry, Percy Bugbee, Field Secretary for the National Fire Prevention Association, told Ontario Firefighters at their ninth annual convention in Toronto on June 21st. One of the chief difficulties in the problem of fire waste hitherto had been too much talk and too little practical action, he said. The association, after making an exhaustive survey of many large communities, had developed a plan of operation which, the speaker felt, would prove workable.

He listed four important phases of fire prevention which should prevail in all large cities anxious to lower their fire losses. These points were: A fire brigade adequately manned, organized and equipped; civic ordinances calculated to keep down fire hazards as far as practicable governing gasoline storage and other risks; correction of structural conditions in existing buildings to reduce menace in case of fire, and the education of the public through schools, newspapers and other mediums, on causes of fire and prevention.

It remained for firefighters to interest the public in the importance of fire prevention, and to get groups of business men to co-operate with the Fire Department and other civic departments to reduce dangers. This work of fire prevention was increasing throughout the country, he said, and would be of inestimable value to the firefighters. The day was approaching when firemen would be applauded, not so much for fighting fires, but for effectiveness in preventing them and keeping down the annual loss to the community.

## Getting Ready to Deal with Accident and Sickness Insurance Next Session

DURING the recent session of the Dominion Parliament the matter of the provisions in personal accident and sickness policies came in for some discussion and was referred to the Commons' Banking and Commerce Committee for investigation and report. On April 27 the committee made the following report: "It is expected that the Insurance Act will be amended next session. Your committee therefore recommend that the Superintendent of Insurance be instructed to draft amendments in keeping with the facts adduced, for incorporation in a general amending act to the Insurance Act." The Superintendent of Insurance has now sent out a questionnaire to the companies transacting this class of insurance in Canada, seeking answers to the following:

1. Has your company at any time issued in Canada non-cancellable accident and sickness policies?  
2. Are such policies being issued in Canada by the company at the present time?  
3. Give approximately the figures showing premiums written and claims incurred year by year under such policies for as long a period as possible (a) in Canada and (b) elsewhere.

4. Give the scale of premium rates for typical benefits under such policies in Canada with corresponding premiums for cancellable policies with the same or similar benefits.

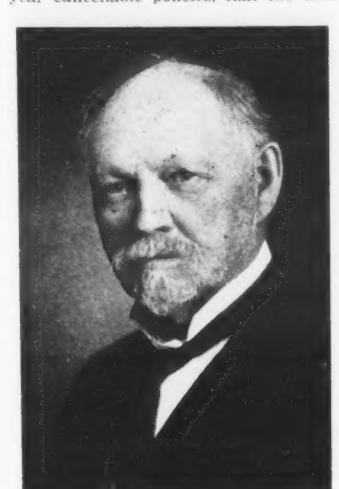
5. What is the company's ordinary rate of commission, (i) first year, and (ii) renewal, for local agents and for general agents for:

(a) cancellable policies.  
(b) non-cancellable policies.  
If any departure is made from these ordinary rates in any case give also the maximum commission payable at the present time for each class of agency and each class of business.

6. As at December 31, 1927, give:

(a) the non-cancellable premiums in force in Canada (i) annual; (ii) quarterly; (iii) monthly; (iv) weekly.  
(b) the reserve maintained on such policies under which no claims are outstanding and the basis on which such reserve has been computed.

7. What would be the practical objection to providing, in the ordinary one-year cancellable policies, that the com-



**THOMAS HUNTER**  
The dean of insurance brokers in Toronto, age 63 years, born in Toronto. Mr. Hunter has been engaged in insurance brokerage since 1885 and is still in business with his son, Bryce B. Hunter, as Hunter, Rowell & Company. His hobby is gardening. He is at present in Northern Ontario, making an inspection of some mining properties in which he is interested. He is as active as any man of the age of sixty.

pany will not cancel, or refuse to renew, the policy for at least one year after the termination of a disability for which the insured has become entitled to indemnity under the policy?  
8. If the suggestion in No. 7 is considered impracticable, what would be the practical objection to providing in such policies that the company will refuse to renew the policy on any renewal date, or will on renewal eliminate a specified disease or diseases, only if notice to that effect shall have been given by the company to the insured at least two weeks before the renewal date?

9. What is the company's opinion as to the demand on the part of the insuring public for non-cancellable accident and sickness insurance in preference to the ordinary cancellable policy having regard to the difference in premium ordinarily made for the two plans?

10. What is the company's view generally as to:

(a) the necessity, and  
(b) the practicability of non-cancellable accident and sickness insurance?

If the supplying of the information called for by any of the foregoing questions is, by reason of the condition of the company's records, inconvenient, the Department would welcome advice to that effect in order that consideration may be given to a modification to meet the circumstances.

In the case of companies which do not issue non-cancellable insurance a complete answer so far as possible to the foregoing questions in respect of cancellable policies would be appreciated.

## National Liberty Capital

THE National Liberty has voted to recommend an increase of capital from \$2,000,000 to \$2,500,000 and splitting of the stock from \$10 to a \$5 par.



**JOHN G. RICHTER**  
Who has been elected president of the London Life Insurance Company, succeeding the late Dr. A. O. Jeffery.

## May Sales of Life Insurance in Canada Set New High Record

A TOTAL of \$49,870,000 of ordinary life insurance was purchased in Canada during the month of May. This represents a gain of 12 per cent. over sales last May and is the largest volume ever written in a single month. The fact that 80 per cent. of contributing companies share in the above gain indicates the extent of this prosperity. These figures are furnished by the Life Insurance Sales Research Bureau and represent the experience of companies having in force 84 per cent. of the total legal reserve ordinary life insurance outstanding in the Dominion of Canada.

The monthly gain is well distributed throughout the dominion, most provinces sharing the country's gain. Substantial increases are recorded, ranging from 1 per cent. in British Columbia to 34 per cent. in Alberta. Manitoba and Quebec gained 21 per cent. and 17 per cent. respectively over last May.

For the first five months of 1923, production shows a 14 per cent. gain over the 1927 record. All provinces shares this increase, showing substantial gains. Newfoundland gained 20 per cent. over the first five months last year, while Alberta gained 22 per cent. and Quebec and Saskatchewan each increased 17 per cent.

The record for the twelve months just ended represents an increase of 8 per cent. over the preceding twelve months. Sales in Nova Scotia and Saskatchewan are practically identical with the same period last year and gains are noted in all the other provinces. Alberta and Quebec lead with increases of 14 per cent. and 12 per cent. respectively, while gains in the other provinces range from 4 per cent. in New Brunswick to 9 per cent. in Manitoba.

Most of the cities show improved conditions for the month. Hamilton leads with a gain of 56 per cent. over last May. For the first five months of this year, only Ottawa and Vancouver record slight losses. Montreal continues to lead with a gain of 31 per cent. for the year to date.

## Metropolitan Canadian Field Changes

THE Canadian Head Office of the Metropolitan Life announces the following changes in the field: C. E. Lavergne, assistant manager at the Montreal, Montreal district, is appointed General Assistant Manager at the Canadian Territory; Raymond E. Desautels, manager at the North Bay, Ontario, District, is transferred to the New England Territory; W. W. Macdonald, Assistant at the Van-over South, B.C. Territory, is appointed Manager at the North Bay, Ontario, district; Simpson Orr, General Assistant at the North Vancouver District, is appointed Assistant Manager at the Vancouver, B.C. district; Percy G. Leoney, agent at the Winnipeg, Manitoba District, is appointed Assistant Manager at Winnipeg; John L. Robinson, Assistant Manager, at the North Bay, Ontario District, is transferred to the Niagara Falls District; John T. Martell, agent at the Sydney, N.S. District, is appointed Assistant Manager at the Sydney District; A. J. Domplere, agent at the North Bay District, is appointed Assistant Manager at the North Bay District.

## Senate Cuts Extension of Returned Soldiers' Insurance to One Year

BILL NO. 290, to amend the Returned Soldiers Insurance Act by giving returned men another five years in which to take out insurance under the Act, was amended by the Senate, which reduced the time during which application may be made for this insurance to one year. On June 7th the House of Commons concurred in the Senate amendment, so that those eligible for this insurance will have one year instead of five in which to take advantage of it.

The Wilder Medal, one of the highest awards made by the American Pomological Society, has been given to the Canadian Government Central Experimental Farm, Ottawa, for the Melba apple, which was originated at the Ottawa farm — a

## SEND THE BOY TO COLLEGE

Want your boy to go to university? Of course. An adequate education is the best, perhaps the only thing you can give him. But it will be priceless. How to make it possible? That's what perplexes so many anxious fathers. The College Policy of the Sun Life Assurance Company of Canada assures such an education. It provides that a pre-arranged sum shall be available year after year during the boy's college course, to pay fees and for maintenance. Modest annual deposits spread over a long term of years, before the boy is ready for collegiate training, solve the problem.

DETAILS FURNISHED ON APPLICATION TO:

**SUN LIFE ASSURANCE COMPANY OF CANADA**  
HEAD OFFICE MONTREAL



**CCIDENTAL FIRE INSURANCE CO.**  
GUARANTEED BY NORTH BRITISH & MERCANTILE INSURANCE CO., LIMITED.

**Fire, Automobile, Personal Accident, and Sickness, Burglary, Plate Glass and All Forms Liability**

MONTREAL  
460 St. Francois Xavier St.  
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26 Wellington St. East.  
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626 Pender St. West.

## SHAW & BEGG, LIMITED

Managers for the following substantial Non-Board Fire and Automobile Insurance Companies:—

**MERCHANTS FIRE ASSURANCE CORP. OF NEW YORK**  
Established 1910 Assets, \$12,074,801.00

**WELLINGTON FIRE INSURANCE COMPANY OF TORONTO**  
Established 1840 Assets, \$403,556.71

**PACIFIC FIRE INSURANCE COMPANY OF NEW YORK**  
Established 1881 Assets, \$5,347,895.00

**FEDERAL FIRE INSURANCE COMPANY OF CANADA**  
Established 1923 Assets, \$679,754.00

**MILLERS NATIONAL INSURANCE COMPANY OF CHICAGO**  
Established 1885 Assets, \$5,154,477.33

**LUMBERMEN'S INSURANCE CO. OF PHILADELPHIA**  
Established 1873 Assets, \$4,809,813.00

**STUYVESANT FIRE INSURANCE CO. OF NEW YORK**  
Established 1850 Assets, \$4,455,307.00

**STANSTEAD AND SHERBROOKE FIRE INSURANCE CO. OF SHERBROOKE, QUE.**  
Established 1835 Assets, \$660,458.00

**BALOISE FIRE INSURANCE COMPANY OF SWITZERLAND**  
Established 1883 Assets, \$3,962,827.00

**AMERICAN AUTOMOBILE INSURANCE CO. OF ST. LOUIS**  
Established 1911 Assets, \$10,275,231.63

Applications for agencies solicited and brokerage lines invited from agents requiring non-board facilities.

78-88 King Street East, Toronto.



**British Traders' Insurance Company Limited**

**FIRE MARINE AUTOMOBILE HAIL**

Canadian Head Office: TORONTO, Collin E. Sword, Manager for Canada.

## NORTHWESTERN MUTUAL FIRE ASSOCIATION

SEATTLE, WASHINGTON

HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO.

Writing Fire Insurance at Cost  
Assets \$4,026,244.79

ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE

BRANCH OFFICES:  
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## The Ocean Accident & Guarantee Corporation, Limited

Canadian Head Office:  
Federal Building, Richmond & Sheppard Streets, TORONTO  
Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,  
Guarantee Bonds, Fire, Boiler, Electrical Machinery.  
**J. A. MINGAY, Manager for Canada**  
Applications for Agencies Invited

## THE Employers' Liability Assurance Corporation, Limited

Offices: Toronto—Montreal  
Automobile, Accident, Sickness, Liability, Guarantee Bonds,  
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**C. W. I. WOODLAND, General Manager**  
For Canada and Newfoundland  
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HEAD OFFICE TORONTO  
Automobile, Plate Glass, Burglary, Fire, Guarantee,  
Accident and Sickness Insurance.  
We invite agency correspondence.  
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**A. W. EASTMURE, Managing Director.**

## Realization Exceeds Anticipation

Agents for this Company report that efforts to write business realize greater results than they anticipated. The good name of this Company is of great assistance to its representatives.

Applications for Agencies Solicited

## The DOMINION OF CANADA GUARANTEE & ACCIDENT INSURANCE CO.

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**MAJOR E. P. S. ALLEN, D.S.O.,** Associate, Actuarial Society of America.  
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CANADA'S FIRST FIRM OF  
CONSULTING ACTUARIES & STATISTICIANS.  
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Our offices are equipped with Hollerith Sorting and Tabulating Machines. Statistical records installed and maintained. Pension Funds organized and valued.

**WE WILL INSURE YOU**  
**WATCH YOUR "BONDED" EMPLOYEE**  
The fact that he can get a Bond at all shows that he has a good character and is WORTH PROMOTING. Let us Bond your key employees. Write for rates.  
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Established 1878  
Cash Assets \$3,509,288.51—Cash Surplus \$1,704,518.42  
**DIVIDENDS 30%**  
On select Fire and Automobile risks.  
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to offer to men who measure up to Northern Life standards—direct home office, general agency contracts, which provide vested renewals and generous commissions—a contract that is a real basis for business building. We want men who feel sure their inherent abilities and business experience can be most profitably employed in building a permanent career in Life Insurance Salesmanship.

**The NORTHERN LIFE ASSURANCE COMPANY**  
ESTABLISHED 1892  
HEAD OFFICE, LONDON, ONT.

## CONCERNING INSURANCE



daughter of the famous McIntosh Red, named after the great Australian prima donna. This is the eighth time that the Wilder Medal has been awarded to the Canadian Government Experimental Farm, Ottawa, for notable varieties of apples.

## INSURANCE INQUIRIES

Editor, Concerning Insurance:  
I am enclosing herewith circular letter sent to a local physician by Union Mutual Casualty Co., of Des Moines. Please advise me in your next issue if you consider this company safe to insure with—their proposition appears cheap and looks almost impossible for the small premium of \$4.00 per quarter. You will note they undertake to pay \$5000 for loss of life. This of course must mean by accidental means, but they do not say so.

—O. J., Macleod, Alta.

While a premium of \$4 per quarter year looks very cheap for an accident policy providing for \$100 monthly indemnity for total disability, increasing to \$150 in case of hospital confinement, \$100 emergency travel benefit to place policyholder in communication with friends in event of injury away from home, \$5,000 in case of loss of life, or loss of both hands, feet or eyes, \$2,500 for loss of either hand or foot, \$1,500 for loss of either eye, \$5,000 to policyholder in event of death of beneficiary while travelling, the fact remains that the Union Mutual Casualty Company of Des Moines, Iowa, is not licensed to do business in Canada and has no deposit here for the protection of Canadian policyholders, so that in the event of a disputed claim under one of its policies, payment of such claim could not be enforced here, but the Canadian claimant would have to try to collect in Iowa, and before he could bring an action there would have to establish his right to sue in that jurisdiction and would also in all probability have to put security for the costs of the action. That puts a claimant practically at the mercy of an unlicensed company when it comes to collecting a disputed claim against the company. SATURDAY NIGHT advises insuring with licensed companies only, as in that case payment of valid claims can be readily enforced in the local courts if necessary. Insurance that is not readily collectable is dear at any price in my opinion.

Editor, Concerning Insurance:  
I see SATURDAY NIGHT advises all eligible to take advantage of Returned Soldiers' Insurance. I am a returned soldier and would be very much obliged if you would tell me where to write for further information.

—H. C., Walkerton, Ont.

While the government had decided to extend the time another five years in which returned soldiers might apply for insurance under the Returned Soldiers' Insurance Act, the Senate amended the Bill and cut down the period to one year, and as this amendment was concurred in by the House of Commons and the Bill so amended adopted, returned men have up to August, 1929, in which to apply for this insurance. All information as to rates, etc., may be obtained from any local office of the Department of Soldiers' Civil Re-establishment, or by writing the Department of Pensions and National Health, Insurance Division, Daly Building, Ottawa, Ont.

The rates charged for this insurance are very favorable, and the premiums may be paid half-yearly, quarterly or monthly without extra charge. The amount of insurance which may be obtained is from \$500 to \$5,000, and SATURDAY NIGHT advises all those eligible to take advantage of this insurance offer to the fullest extent.

Editor, Concerning Insurance:  
Would appreciate your opinion of the Canada National Fire Insurance Co., in which I am a stockholder.

—C. S., Edmonton, Alta.

There is nothing much for the ordinary shareholder to do, in my opinion, but to support the present administration in its efforts to put the company on a sound business and financial basis, so that it will be in a position to operate successfully. Government figures show that the total assets of the company at the end of 1927 were \$2,077,309.00, as compared with \$2,324,223.45 at the end of 1926. Total liabilities except capital at the end of 1927 were \$892,024.43, as compared with \$1,063,729.61 at the end of 1926. The surplus as regards policyholders at the end of 1927 was \$1,185,284.57, as compared with \$1,260,493.94 at the end of 1926. Policyholders are accordingly amply protected, and the company is safe to insure with. Under competent management there is no reason why the company should not build up a successful fire insurance business in Canada, and in time yield satisfactory returns to the shareholders who have had no return on their investment for a number of years and whose capital funds had become

heavily impaired under the former administration. At the end of 1927 the impairment was \$708,728.30 as compared with \$633,618.93 at the end of 1926. The paid up capital is \$1,894,012.87.

Editor, Concerning Insurance:

In view of the substantial dividends being paid on participating policies nowadays by most companies, does not the insurance buyer get a better return on his money when he takes a participating policy than when he takes one on the non-participating basis? When you add the dividends paid over a term of years to the face value of the policy, and compare the amount with the total of premiums paid during the same period, say ten years, is not the buyer of a participating policy considerably ahead of the buyer of a non-participating policy?

—H. G., Montreal, Que.

The question for the insurance buyer to determine is, whether he will pay more for a given amount of protection on the participating plan than on the non-participating plan, or, in other words, on which plan can he obtain the larger amount of protection for a stated sum, such a sum as he may be able to pay. This question can only be settled on a basis of averages. It must be conceded at once that for a certain period at least the cost will be lower on the non-participating plan, as the premium is lower on that plan. On the other hand, it must be admitted that participating insurance in a good dividend-paying company will cost less if the policy continues in force through a more or less lengthy period of years. There will always be those who are attracted by the idea of getting "dividends" on their insurance and who are confident that their policies will remain long enough in force to bring the net cost below that of non-participating insurance. Then again, there will always be hardheaded buyers who believe that "a bird in the hand is worth two in the bush," and who prefer to get their "dividends" in advance in the way of lower premiums rather than take chances on what they will get in the future. The net cost is guaranteed under the non-participating policy, while the net cost can only be estimated under a participating policy and is never actually known until the policy becomes a claim by maturity or death or is discontinued. The policyholder is taking less chance in the matter of net cost if he buys a low premium participating policy, such as is now being issued by a number of companies, at rates only slightly in excess of the rates for non-participating insurance, than if he buys a participating policy issued at the ordinary rates, because he is sure of the savings in the rate to begin with. By the same token, the policyholder is taking still less chance in the matter of net cost if he buys a non-participating policy, because he is sure of the additional savings in the rate at the outset.

Editor, Concerning Insurance:

I am enclosing a stamped and addressed envelope and wish you would let me know if the following insurance companies are O. K. to insure with: North American Accident Ins. Co., Newark, N.J., U. S. A.; Western Mutual Life Association, Los Angeles, Cal., U. S. A. If not favorable, what others can you recommend for same class of insurance.

—R. J., Kinistino, Sask.

North American Accident Insurance Co., of Newark, N.J., is not licensed in Canada, and accordingly I advise against insuring with it. Western Mutual Life Association of Los Angeles, California, is regularly licensed as a fraternal society in Canada and is safe to insure with for fraternal insurance. It has recently been amalgamated with the Occidental Life Insurance Co. of Los Angeles, an old line company, incorporated in 1906 and operating in fourteen states, which, it is announced, will enter Canada under Don't-on license and maintain full reserves in all business in Canada by the deposit of approved securities with the Insurance Department at Ottawa. This company is safe to insure with. With regard to accident insurance, any company whose advertisement appears in SATURDAY NIGHT is safe to insure with, as we do not accept advertising from companies that are not safe.

## NOTICE TO READERS

SATURDAY NIGHT'S insurance advice service is for the use of paid-in-advance mail subscribers only. SATURDAY NIGHT regrets that it cannot answer inquiries from non-subscribers. Each inquiry must positively be accompanied by the address label attached to the front page of each copy of SATURDAY NIGHT sent to a regular subscriber, and by a stamped, self-addressed envelope. Each letter of inquiry should refer to one subject only. If information on more than one subject is desired, the sum of fifty cents must be sent with the letter for each additional question. Inquiries which do not fulfil the above conditions will not be answered.

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Capital Paid Up ..... \$ 250,000.00  
Total funds for security of policy holders \$1,223,118.94

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Insurance that Really Insures

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Assurance Company Limited, of London, England  
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ASSETS EXCEED \$900,000,000.

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Established 1907

Assets \$289,157.00, surplus to policyholders over \$150,000.00

The Only Purely Canadian Company

Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada.

Head Office Granby, Que. J. G. FULLER, Secy., Asst. Mgr.

Guaranteed by Eagle, Star, and British Dominions Insurance Co., Limited of London, England

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FIRE AUTOMOBILE

Head Office for Canada, Toronto

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Applications for Agencies in unrepresented districts invited.





We recommend:

## Tip Top Tailors Limited

Seven (7%) Cumulative Sinking Fund  
Redeemable Convertible Preferred Shares

Each Share of Preferred Stock may be converted  
into two shares of Common Stock

Dividend requirements on this issue of preferred stock were earned last year over 4½ times. The Company has had a remarkably successful history, whilst its current business is showing a substantial increase over last year.

Price: at the market

The common stock of the Company, in our opinion, presents a splendid opportunity to participate in the future growth of one of our successful chain store enterprises.

Price—at the market.

Descriptive prospectus upon request

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BANK OF TORONTO BUILDING  
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## Sold throughout the world

FOR fifty years "Eko's Fruit Salt" has been used in households of the world. It would be difficult even to estimate the tremendous goodwill that has been created for it through generations of consistent advertising. Earnings available for taxation and dividends have averaged \$769,527 during the past five years. It is estimated that next year's earnings will exceed \$900,000.

We are offering for sale the Class "A" stock of International Proprietaries Limited, being formed to acquire the share capital of J. C. Eko Limited (Great Britain), proprietors and manufacturers of "Eko's Fruit Salt." Class "A" Stock is entitled to preferential cumulative dividends of \$2.40 a year, also to dividends on 25% of all amounts set aside for Class "B" dividends.

PRICE: \$40 per share  
and accrued dividend

Send us the coupon for further particulars.

## JOHNSTON AND WARD

Royal Bank Building, Montreal.  
14 King St. E., Toronto.

Please send me full particulars regarding the Class "A" stock of International Proprietaries Limited.

Name .....  
Address .....

## Investment Yields Yearning for Higher Returns May be Dangerous to Investors

IT IS difficult for the majority of investors to adjust their ideas of yields during periods of declining interest rates, particularly when they have enjoyed abnormally high returns from good securities as has been the case for the past ten years or so. Extensive refunding of existing bonds bearing high coupon rates, by the issuing of new securities bearing relatively low rates of interest points out The National City Co., has caused some investors to seek employment for their money in securities of inferior grade and of less mature market position, to the resulting detriment of their investment account. Yearning for high returns is too often allowed to overshadow prudent consideration of real investment worth; and while money is plentiful and general conditions good the usual test under which inferior securities are apparent as such—their inability to be converted readily into cash—is to some extent ineffective.

Investors really have little cause for discontent. Yields from high grade bonds are still substantial—noticably so even when compared with those obtainable from only moderately sound common stocks. There are certain excellent securities which give a high return on the basis of their current market prices; these prices—owing to lack of knowledge on the part of the investing public or from other causes that have no actual bearing on the soundness of the investment—being lower than they would be if the character of the protection behind the security were properly understood. History will merely repeat itself if those investors who purchase sound securities when they have money available are, over a period of years, substantially better off than those who have tried to outguess the market trend or have taken unwarranted risks.

Judged from a purely income basis, good bonds are at present undervalued or other classes of securities are apparently overvalued at current market levels. A competent authority in the United States recently made a comparison of yields of certain "glit edged" bonds and leading issues of dividend-paying common stocks. The bonds selected are described as "almost riskless investments," and the basis of comparison is the relation of costs to yield from 1900 to the present time. The cost of the stocks has fluctuated between 55 per cent and 91 per cent. of the bond prices with an average of 72 per cent. The comparison undoubtedly shows how high stock prices really are at this time. At present they are 91 per cent. of bond prices—the highest level ever reached. In 1902 they were 87 per cent. in 1909 they were 89 per cent. and in 1919 they were 87 per cent.

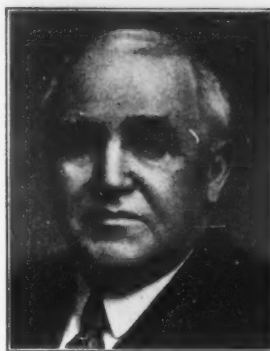
We believe that, generally speaking, high grade bonds give an attractive yield today. If this seems borne out by the comparison made with proprietary stocks, it is equally true in relation to bonds of inferior grade many of which are today selling on substantially the same basis as thoroughly proven investments. The best means of distinguishing between really strong investment securities and those of inferior grade is to seek reliable, competent advice from a financial house which recognizes that it serves best its own interests, ultimately, by giving disinterested advice.

## Earnings Higher Canadian Converters Issues Good Statement

SLIGHTLY higher profits are indicated in the financial report of the Canadian Converters Company, Limited, for the fiscal year ended April 30th. The balance sheet reveals the company's strong position well-maintained, with a small increase in net working capital.

Profits for the year under review amounted to \$163,624, as compared with \$156,362 in the preceding year. In the current report there is no deduction for bond interest, reflecting the redemption of the company's bond indebtedness during preceding year. Depreciation written off including reserve for tax was \$40,000 as against \$27,000 in the preceding report and left net profit at \$123,624, compared with \$122,397 in the previous year. Deduction of dividends at \$121,345 left a surplus of \$2,279. Previous surplus was brought forward at \$667,017, leaving a profit and loss balance of \$669,296 in the latest report.

Excess of current assets over current liabilities is shown at \$740,194, as against net working capital of \$715,802 in the preceding report. Among the assets inventories are shown higher by about \$35,000, while among the liabilities bank loans are higher by about \$65,000.



ALFRED T. SMITH  
District Manager, Central Division,  
of the Bell Telephone Company  
of Canada, who has completed  
fifty years of service with  
the company.  
—Photo by "Who's Who in Canada"

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Ethyl Alcohol—Cologne Spirits, Denatured Alcohol  
(ALL FORMULAE)

We maintain a Technical Service Division which stands ready at all times to co-operate to the best of its ability with the trade.

**Canadian Industrial Alcohol Co., Limited**

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## DEPENDABILITY RIDES THE HEAVENS ON SKF BEARINGS

THE fledgling that tried its uncertain pin-feather wings at Kitty-Hawk in 1903 now soars. The wings of the ostrich have grown into the pinions of the eagle. The airplane is here to stay!

Curtis helped it cut its baby teeth. Lindbergh, Byrd, Chamberlin and a few others not only helped it out of its teens, but convinced a doubting, half-fearful world that air transportation was here—that, at last, dependability rides the heavens.

CANADIAN SKF COMPANY LIMITED, TORONTO

# SKF

Ball Bearings



Roller Bearings



## New Financing

### Dominion Woollens & Worsted, Ltd. Formed— Bonds Offered

THE shareholders of Canadian Woollens, Limited, have ratified the proposal for the financing of a new company, to be known as Dominion Woollens and Worsted, Limited, which has been formed to take over the business and assets of Canadian Woollens, Limited, of Peterborough and the R. Forbes Company, of Hespele, Ont.

W. A. Mackenzie & Co., Limited, will offer \$2,250,000 (of a total issue of \$5,000,000) first mortgage bonds. The bonds will be dated June 1, 1928, and mature June 1, 1948, and bear interest at 6 per cent. The total assets of the new company will aggregate \$2,684 for each \$1,000 bond. The forthcoming issue, therefore, is for less than 40 per cent. of the depreciated value of the assets. Net current assets of the new company will be equivalent to 80 per cent. of the bonds to be outstanding.

Combined earnings of the two companies, available for interest, averaged for the four years 1924-1927, \$415,446.94, or 3.07 times interest requirements. Earnings for 1927 were \$468,632.83, or 3.50 times interest requirements. The R. Forbes Company alone in 1927 earned twice the amount of interest requirements of the present bonds.

Earnings of Canadian Woollens, Limited, alone in 1927 were twice the amount earned in 1926, and turnover in 1927 was \$300,000 greater than the previous four years' average. The combined turnover of the two companies in 1927 was \$4,836,086.71.

In addition to the bond issue, Dominion Woollens and Worsted, Limited, will have an authorized preferred stock issue of \$4,000,000 with \$1,500,000 to be issued, plus 200,000 shares of no par value common stock of which 60,000 shares are to be issued.

## Doubling Values

### Notable Achievement in Trusteeship of Dominion Iron and Steel

WIDESPREAD interest in Canada attaches to the reorganization plans for the British Empire Steel Corporation, which as yet have not been announced by the Holt-Gundy interests. In this connection, however, it is interesting to note the progress made by the Dominion Iron and Steel Company, a Besco subsidiary. In a recent issue the Sydney Post had the following to say:

Dominion Iron and Steel bonds have made an extraordinary recovery since the inception of the receivership less than two years ago. There are three Dominion Iron and Steel bond issues, approximating, at par value, about \$17,000,000. The First Mortgage bonds, amounting to \$5,159,000, were listed at 70 when the British Empire Steel Corporation handed Dominion Iron and Steel over to the National Company as receiver-manager on June 30, 1926.

On the same date, the Consolidated Mortgage bonds, face value \$7,035,253, were down to 35, while the Currency bond issue of \$4,639,000 was listed at 40. Today the First Mortgage bonds are quoted at 98, the Consolidated Mortgage bonds at 78, and the Currency issue at 97½. This last named issue is the one of which the Holt-Gundy group have obtained control, by purchasing the greater part of it at 97½. They are thus the holders of about \$4,000,000 out of approximately \$17,000,000 of the outstanding bonds of the Steel Company.

The remarkable rise in the market value of these securities since July, 1926, is attributable directly to the success of the receiver-management in the administration of the Steel Company's business. The face, or par value of all these securities is \$16,833,253. Two years ago, owing to the apparently hopeless condition of the Dominion Iron and Steel Company,

their quoted market value had fallen to \$7,929,238—a depreciation of more than 50 per cent. At present their aggregate market value is a little above \$15,000,000—an appreciation of over \$7,000,000, or a virtual doubling of value within the receivership period.

The exercise of an important and difficult trusteeship which has produced such results is above praise. One doubts that this record has been

equalled, or even approximated, in the administration of any other enterprise of similar magnitude which has passed into the hands of a receiver in Canada's whole industrial history. National Trust's achievement in thus rebuilding the fallen fortunes of the Dominion Iron and Steel Company, is by far the greatest single factor, not excepting the Duncan report,—which has contributed to the economic come-

back Nova Scotia is experiencing today. And it is an achievement which has had its basis in two things,—business efficiency and integrity of purpose in the discharge of a great trust.

Financial Editor, "Saturday Night":  
You have given me good sound advice on a number of occasions and I have profited to a considerable extent.  
C.R.H., Pefferlaw, Ont.

## P. Lyall Stock Now on \$3 Dividend Basis

AT THE annual meeting of shareholders of P. Lyall and Sons Construction Company, Limited, announcement was made by the President, William Lyall, that the company in addition to the Colombian contract

had on its books unfinished business amounting to approximately \$8,000,000, and added that the company had in sight further business of a substantial nature. In answer to a question, Mr. Lyall made it quite clear that the stock could be considered on a \$3 annual dividend basis. Directors were re-elected. C. R. Redfern was elected Vice-President and General Manager, and continues as a director.

## NEW ISSUE

# \$4,000,000

## Simpsons, Limited

### 6% Cumulative Preference Shares

Preferred as to capital and dividends. Cumulative dividends at the rate of 6% per annum will accrue from July 1st, 1928, and will be payable half-yearly (January 1st and July 1st) by warrant or cheque on the Company's bankers at par at any branch thereof in Canada (Yukon Territory excepted). Redeemable as a whole or in part, at the option of the Company, on sixty days' notice, at 105 plus accrued and unpaid dividends to the date fixed for redemption. Transfer Agent—National Trust Company, Limited. Registrar—The Canadian Bank of Commerce.

## The Company

Simpsons, Limited (Dominion Charter) owns all of the outstanding common shares of The Robert Simpson Company, Limited, of Toronto. The Robert Simpson Company, Limited, through ownership of all of the issued shares of subsidiaries, controls operations of two of the oldest established departmental stores in Canada, as well as a mail order business extending over the whole Dominion. The Robert Simpson Company, Limited has paid dividends on its common shares continuously during the last twenty-nine years.

The following information regarding earnings and assets of Simpsons, Limited, and constituent companies has been certified by Messrs. Price, Waterhouse & Co., Chartered Accountants:

## Earnings

The combined annual net earnings of The Robert Simpson Company, Limited, and its subsidiaries for each one of the three fiscal years in the period ended with February 4th, 1925, and of Simpsons, Limited, (incorporated in March, 1925) and constituent companies for each one of the three fiscal years in the period ended with February 1st, 1928, after deducting all charges and expenses including adequate depreciation, and after providing for interest and dividends on bonds and preference shares of The Robert Simpson Company, Limited, and its subsidiary companies, were as follows:—

Fiscal Year Ended	Combined Earnings on above Basis	Annual Interest Requirements on Bonds of Simpsons, Limited now outstanding	Balance of Earnings which would have been available to meet dividend requirements on this issue of Preference Shares
Jan. 31st, 1923 .....	\$ 953,471.38	\$336,752.00	\$ 616,719.38
Jan. 30th, 1924 .....	1,253,926.86	336,752.00	917,174.86
Feb. 4th, 1925 .....	1,293,868.56	336,752.00	957,116.56
Feb. 3rd, 1926 .....	1,243,143.98	336,752.00	906,391.98
Feb. 2nd, 1927 .....	1,778,738.41	336,752.00	1,441,986.41
Feb. 1st, 1928 .....	1,978,300.51	336,752.00	1,641,548.51
Dividend requirements on this issue of Preference Shares.....			\$240,000.00

The above earnings for six years are determined after providing the sum of \$3,030,122 for depreciation of buildings and equipment.

## Assets

According to the Consolidated Balance Sheet, as at February 1st, 1928, revised to give effect to this issue of Preference Shares, the combined net tangible assets of Simpsons, Limited, and constituent companies, after deducting all current liabilities and bonds and shares ranking senior to this issue of Preference Shares, have a depreciated book value of \$12,155,096, equal to more than \$303 for each \$100 par value of Preference Shares presently to be issued.

According to the said Consolidated Balance Sheet, net current assets, after deducting all current liabilities, totalled \$7,797,302, exclusive of investments and the cash proceeds of this financing aggregating \$5,690,884.

## Purpose of Issue

The proceeds of this issue will be used for expenditures in connection with the expansion program of the Toronto store and for other corporate purposes. This expansion program will, it is estimated, involve an investment of more than \$5,000,000.

## Capitalization

(Upon completion of present financing and including bonds and shares of constituent companies in the hands of the public.)

Constituent Companies—	Authorized	Outstanding
Mortgages .....	Closed	\$ 248,750.86
First Mortgage Bonds .....	Closed	1,882,410.66
Preference Shares .....	\$8,500,000.00	3,350,000.00
Simpsons, Limited—		
6½% Sinking Fund Collateral Trust Gold Bonds .....	\$15,000,000.00	\$5,180,800.00
6% Cumulative Preference Shares .....	10,000,000.00	4,000,000.00*
Common Shares (no par value) .....	100,000 Shares	100,000 Shares

\*This Issue.

## Preference Share Provisions

Under the Company's Charter, the Preference Shares are preferred as to capital and entitled to cumulative preferred dividends at the rate of 6% per annum, payable half-yearly, but are not entitled to further participate in the profits or assets of the Company, except premium on redemption when payable.

In the event of an aggregate of four half-yearly dividends being in arrear and unpaid, each holder of Preference Shares shall be entitled at all general meetings of the Company to one vote for each \$100 par value of Preference Shares held by him and such right shall continue so long as any one half-yearly dividend remains in arrear, but holders of Preference Shares shall not otherwise be entitled to voting rights excepting with regard to certain provisions for the creating or issuing of additional preference shares or securities as provided in the Company's Charter. The Company may purchase the whole or any part of the Preference Shares by tender, in the market or otherwise, at a price not exceeding the redemption price.

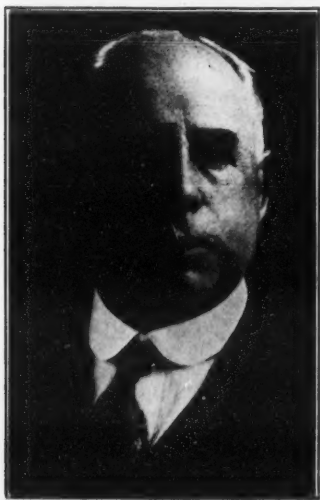
Application will be made in due course to list the Preference Shares on the Toronto Stock Exchange.

We offer the Preference Shares of the above issue, subject to prior sale and change in price, for delivery if, as and when issued and accepted by us and subject to the approval of our Counsel, at

**Price: \$100 per Share and accrued dividend, yielding 6%**

## Wood, Gundy & Company Limited

The information contained in this advertisement is based upon statements and statistics on which we have relied in the purchase of these Shares. We do not guarantee, but believe the statements herein made to be true.



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THE ROYAL TRUST CO.  
EXECUTORS AND TRUSTEES

## Who Pays for Inefficiency?

(Continued from page 13)

do so and desire to work with us. Definite proposals are now before the chairman of the woolen and worsted cloth section and some action may be expected in the coming year.

Great changes are taking place in industry and production, and in the placing of merchandise before the consumer. Accurate business figures on possible market, plant capacities, production, average costs, stocks on hand and distribution are vital to judgment on increase or decrease of plant capacity and production, and to economy in distribution. Dominion government figures on industries as compiled at present are not very valuable for this purpose. The form of the new tariff and the interest called to the statistical department by your hearing at Ottawa will doubtless facilitate the improvement in value of government figures. Our association offers the means of studying in detail for specific articles the factors which govern manufacturing economy and distribution efficiency.

Paul M. Mazur, of Lehman Bros., New York, in his book "American Prosperity" says: "It is to merchandised production that American business men have begun to turn and must turn their attention. 'Merchandising' is here defined as the balancing of production or purchasing schedules with carefully determined sales possibilities in such a way as to obtain the greatest net profit consistent with reasonable risk. Merchandising will be the balance device between the requirements of manufacturing economy, and in this balanced production and purchasing schedule lies the hope of continued profit. The starting point of merchandising is an analysis of sales market possibilities both for type of product and for quantities."

A report of the National Distribution Conference at Washington, D.C., says: "For some years past attention has been so centered on the reduction of manufacturing costs that in many classes of commodities these have been cut down to at least an approach to what appears to be the 'irreducible minimum.' Distribution costs on the other hand have not been studied with the same or even comparable accuracy to that devoted to manufacturing costs. Therefore, diligent enquiry into these costs which form the basis of all distribution costs will result in a palpable and immediate benefit to the manufacturer which inevitably will ensure to the benefit of the consumer."

Manufacturers in Canada are continually by research, better methods and better machinery bringing down the margin of cost between the cost of the raw material and the cost of the manufactured article. But the difference between the prices at which a manufacturer sells an article and the price which the consumer pays for it is very great. In Canada it has been the fashion to put the whole onus of the whole cost of an article sold at retail on the manufacturer, ignoring distribution costs over which the manufacturer has little if any control. This is unjust and unfair and is the cause of many of the attacks on tariff protection in our country. In the United States government agencies, institutes of research, and economists have so thoroughly ventilated the price which the consumer pays for the distribution of an article when once manufactured that there is danger of distributing agencies being looked upon as robbers in that country. This is also unjust and unfair, because part of the high distribution cost is undoubtedly due to the demands for special service upon the part of the consuming public and part is due to waste through lack of accurate information.

But besides studying the distributing problems of manufacturers, wholesalers and retailers, there is evidence of change in the relation of manufacturing units to distribution units.

With the coming of large retail corporations, chain stores, consolidation of individual retailers in buying organizations, door to door selling by manufacturers, selling direct to retailers by manufacturers, coupled with continued hand-to-mouth buying it is time the manufacturing units surveyed their situation carefully. What are the trends of business? Will retailers attempt to control their own sources of manufacture? Will hand to mouth buying bring back the wholesaler to his old position in the machinery of distribution, with possible control of manufacturing units? Is the trend towards manufacturers creating central sales organizations which will distribute the products of a number of small factories so as to specialize production as far as possible? Is the trend towards the actual consolidation of a number of small factories? Is the trend towards trade alliances between manufacturers and retailers?

Extracts and comments in the press and elsewhere indicate a general trend of thought in business, different from previous practice. I believe that through co-operation to common ends we would not only benefit our industry but would perform a service to our country as a whole.

Louis D. Hunstod, consulting engineer and ex-professor of mining at Yale University, predicts that Canada's gold production by the end of 1928 will be between \$44,000,000 and \$47,000,000, a figure which would give the Dominion a place in production ahead of the United States and second among the countries of the world in this respect. This estimate is as follows: Ontario, \$38,000,000 to \$40,000,000; Quebec, \$1,000,000, and other provinces from \$5,000,000 to \$6,000,000.



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#### REGISTRAR

The Capital Trust Company,  
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#### TRANSFER AGENT

The Toronto General Trusts Corporation,  
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#### CAPITALIZATION

6% Cumulative Preferred Stock, par value \$50.00	1,000,000 shares	20,000 shares
Class A Common Stock, no par value	2,500,000 shares	20,000 shares
Class B Common Stock, no par value	2,000,000 shares	20,000 shares

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Founders Investment Trust Limited has been incorporated under the Companies Act, Canada, to conduct the business of an Investment Trust. Its purpose is to obtain for the investor in its shares a higher return on his capital than is ordinarily available with safety to him as an individual. It is engaged solely in the business of investing and re-investing its resources in seasoned, marketable securities and affords its shareholders safety of principal through broad diversification, careful examinations, and constant supervision.

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And accrued interest on the Preferred Stock.

Legal Matters in connection with this issue will be passed upon by Messrs. Beament & Beament, Ottawa, on behalf of the Trust, and Messrs. Long & Daly, Toronto, on behalf of the underwriters.

Application will be made in due course to list the above shares on the Toronto, Montreal and London Stock Exchanges

## K. F. MacLaren and Company

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The statements contained in this announcement are not guaranteed, but are based upon information which we believe to be reliable, and on which we acted in purchasing these securities.



E. C. MITCHELL  
Of London, Ontario, Branch Manager of the National Drug and Chemical Company of Canada, Ltd., who has been elected to the Board of Directors of the Company. Mr. Mitchell is also a director of the Ontario Equitable Life and Accident Insurance Company, of Waterloo, and a member of the executive committee of that company.



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## Sawyer-Massey Agreement

Shareholders of Old Company to Receive 16,500 Shares of  
New—One for One of Old Preferred and  
One for Ten of Common

AT A largely attended special meeting of shareholders of the Sawyer-Massey Company, Limited, presided over by Thomas B. Christie, the proposed scheme of arrangement and distribution of shares with the Sawyer-Massey Limited, was unanimously ratified by both preferred and common shareholders.

The basis of arrangement and distribution agreed upon is as follows: "The company will divide 16,500 shares among its shareholders in the following proportion: One share of Sawyer-Massey Limited for each share of preferred stock of the Sawyer-Massey Company, Limited, and one share of Sawyer-Massey, Limited, for each ten shares of common stock of the Sawyer-Massey Company, Limited."

To give effect to the terms of the scheme of arrangement entered into, the shareholders of the company will be required to surrender their certificates for preference shares and common stock and receive in exchange certificates representing no-par value stock of Sawyer-Massey Limited.

Provision is also made that the company, by resolution of the directors, may assent to any modification of condition of the scheme of arrangement, which the Judge or Secretary of State may think fit to approve or impose. Company directors are authorized to have the scheme of arrangement sanctioned by a Judge and confirmed by supplementary letters patent.

In the company's circular to the shareholders, the reasons were given

as to why it was considered desirable to divide up and distribute the assets of the company among the shareholders. The fact was explained that on July 7, 1927, the company sold all its assets and undertakings and received as consideration for such sale, in addition to the assumption of its liabilities, 16,500 shares of no-par value common stock of Sawyer-Massey Limited. Mention was made that the company is no longer carrying on business, and has no liabilities which have not been provided for. In his address to the shareholders, President T. B. Christie said that the proposed scheme is fair and equitable, and recommended it as the wisest course to pursue under the circumstances.

### Some Newsprint Facts

(Continued from page 13)

manufacturers of newsprint can profitably produce? The answer to that question is to be found in the consumption limit of the markets of the world.

We have seen that the United States is our best customer and likely to remain so, but it cannot be overfed. The newsprint industry must, therefore, curtail production until the supply comes into line with demand, or find outlets for its surplus other than the United States. On the latest available figures the capacity of our mills is beyond the requirements of the current rate of consumption—hence the price-cutting that has had its repercussion on the stock market.

The recent fall in selling prices of newsprint is a serious blow to the earning capacity of the producing companies, but it is not disastrous. Nor need it be regarded as permanent in its effect. Those who describe the outlook as "dreary" seem to us to have deliberately blinded themselves to the possibilities for the future, and to be obsessed with the idea that present conditions will prevail for some considerable time. They take no account of the ability of the leaders in the industry to reorganize production so as to meet the difficulties that have arisen; they overlook the prospective reduction in operation costs brought about by modern mechanical devices; they ignore the wider uses that may be found for paper products other than newsprint by the adoption of scientific processes; they have apparently forgotten that there are markets for newsprint within the confines of the Empire and in the Far East that have not yet been tapped. In a word, they "cannot see the wood for the trees."

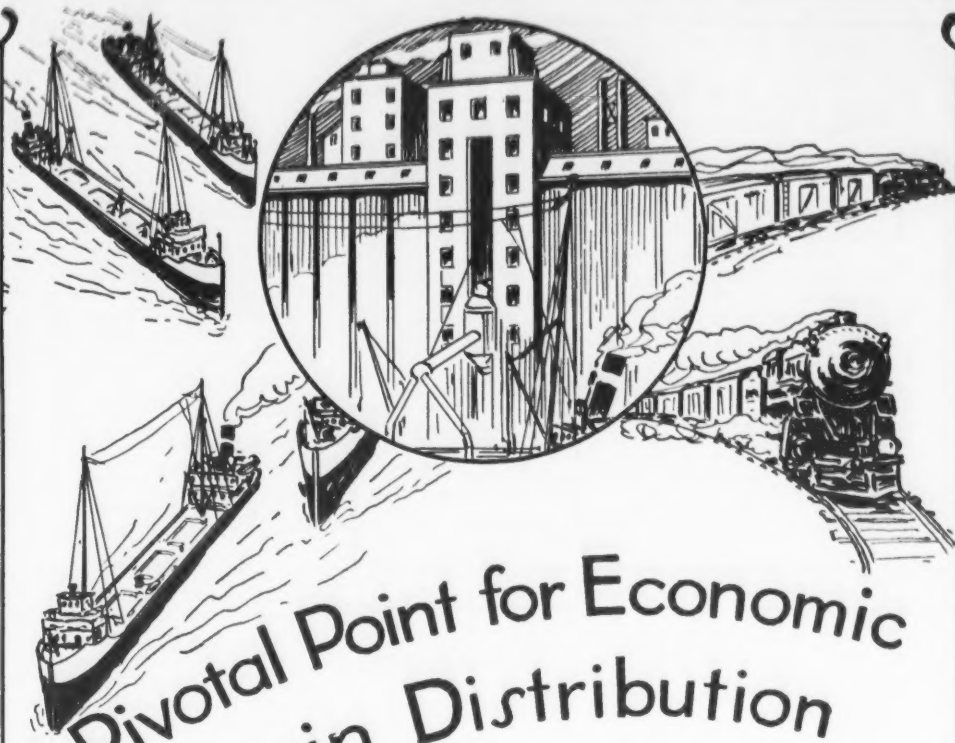
The newsprint industry appears to be in an impregnable position as regards both raw material and markets. Temporary setbacks, such as have lately been witnessed, may and probably will occur in the future, but there is nothing in the fundamental condition of the industry to cause apprehension. The price-fall that has recently upset the stock market may have knocked a chip off the masonry, but the foundations of the industrial fabric remain solid. How far earnings of the operating companies for the current year will be affected, and whether dividends will suffer appreciably, it is as yet impossible to forecast with any degree of accuracy.

Figures running into millions have been mentioned as representing the probable loss to the industry as a whole, but many are inclined to discount this estimate generously. The operating companies had presumably entered into agreements for the supply of newsprint at prices showing satisfactory profits, and if one or two units have elected to make contracts on a basis more favorable to the purchaser than that previously in force, it would not necessarily affect the year's earnings of all companies. Future earnings will doubtless be determined by the rapidity with which manufacturers adjust their production and sales organization to meet the prevailing price level. It is a fair assumption that the leaders of the newsprint industry are alive to the situation, and were not unprepared for such an emergency as has lately arisen.

Good advice to the investor who selects his commitments with care is to have faith in the ultimate prosperity of an industry in whose progress is bound up that of the Dominion itself. He should not be stampeded by the lamentations of the pessimists—they are simply the echo of the notorious "whisper of death" heard some years ago, the falsity of which has been so abundantly proved by the march of events.

Financial Editor "Saturday Night":

Your investment advice department is regarded by me as the most valuable to me as the most unbiased within my story is told of John Gorton, twelve to sixteen years of age.



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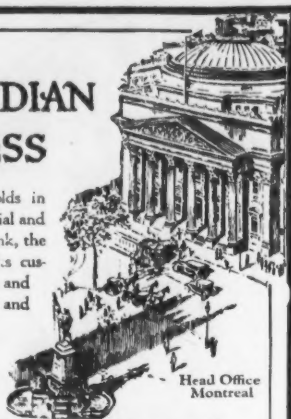
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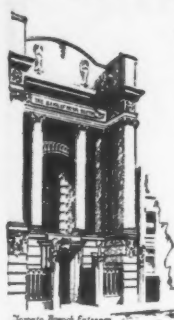
## FOR WEST INDIAN BUSINESS

THROUGH the interest it holds in Barclays Bank (Dominion, Colonial and Overseas), formerly The Colonial Bank, the Bank of Montreal is able to offer its customers good service, favorable terms and facilities for obtaining accurate credit and other business information concerning individuals and concerns in the West Indies and British Guiana.



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86 Branches in Toronto

The Standard Bank of Canada announces the opening of a new office at 124 Dundas Street West, which will be known as the Bay and Dundas Streets Branch of the Bank.

Mr. T. L. McPhaden, formerly Manager of the Bathurst and Dundas Streets Branch, has been appointed Manager.

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## English Electric Proposals

Recapitalization Plan Outlined to Shareholders at Annual Meeting—"A" and "B" Shares of no Par Value to be Issued—Report Shows Largest Profits in History

PROPOSALS for capital reconstruction of the English Electric Company of Canada were outlined to shareholders at the annual meeting. The proposals involve the creation of 100,000 shares of no-par-value stock, of which 50,000 shares will be "A" stock, preferred as to \$3 a share in any year, and participating equally with the 50,000 shares of "B" stock to the extent of another dollar a year. Under an order from the Quebec Superior Court, a special meeting of shareholders is called for Aug. 22 next for the purpose of securing shareholders' sanction to the proposals.

The plan is to issue 40,000 shares each of "A" and "B" stock, and to hold the balance in the treasury for future capital requirements. The present company has outstanding 20,000 shares of 8 per cent. cumulative preferred stock and 30,000 no-par-value common shares. Under the plan discussed at the meeting yesterday, preferred shareholders would receive for each share of their stock two shares of the "A" stock of the 40,000 shares issued and one share of the "B" stock to be issued, or 10,000 shares "B," and holders of the present common stock would receive share for share of the new "B" stock, or 30,000 shares of "B."

The new "A" stock would be redeemable at the discretion of the board at \$55 per share, plus any dividends declared, but unpaid at the time of redemption. If only part of the stock should be redeemed, the share to be retired would be determined at once.

Under the proposed scheme, if accepted, present preferred holders will receive \$6 per annum on the new securities offered them, as the "A" shares are to be placed on a dividend basis at once. As the "A" stock is to participate with the "B" to the extent of an additional dollar, when dividends of \$1 are being paid on the "B" stock existing preferred holders will be getting the equivalent of 8 1/2 per cent. on their old stock.

The new "A" stock is preferred as to \$55 a share in the event of any

voluntary winding-up or dissolution, and in the event of involuntary winding-up or liquidation ranks pari passu with the "B" stock up to \$55, after which the "B" stock is entitled to all further distribution of assets.

The "A" stock carries no voting rights, except in respect to any sale of the company or its assets; any increase in authorized "A" capital, or shares ranking pari passu with or in priority to it, and in regard to any matters relating to the position of the "A" stock. In the event of any of the foregoing, the sanction of three-fourths of the "A" stock will be required.

It was stated at the meeting that the new plan has been submitted to and approved by all large stock holders.

The financial statement of the company showed the profits for the year, before depreciation, to have been \$218,577, as compared with \$203,156 in 1926. After depreciation the net earnings were \$168,577, against \$163,157 in 1926. This amounts to more than 8 per cent. on the preferred shares. Actually 4 per cent. was paid, bringing the total payments on the preferred stock up to the end of 1927, which leaves four years and a half of dividends in arrears. The balance of profit and loss carried into 1928 was \$469,754, as compared with \$384,311 in the previous year, although an additional \$10,000 was paid out in preferred dividends.

The balance sheet shows the company to be in a comfortable position. Current assets stood at \$850,783, as against current liabilities of \$130,104, leaving net working capital of \$719,679. Current assets were made up of \$191,567 inventories, \$584,919 accounts receivable, and \$74,296 cash. Capital assets amounting to \$2,402,344, including \$36,402 net additions during the year, while deferred charges were \$14,697, making total assets \$3,267,825. On the liabilities side are shown reserves for depreciation of \$497,966, and for contingencies \$20,000; 30,000 shares of no-par-value are carried on the books at \$150,000.

## Plans for Lake Superior

Philadelphia Report Suggests Bondholders May be Offered Preferred—Would Strengthen Position

A REFINANCING plan for Lake Superior Corporation, now in formation by the Canadian group which recently acquired controlling interest in the company, contemplates a readjustment of the capital structure, as well as that of some of its subsidiary properties, says a Philadelphia despatch to The Wall Street Journal. One possibility is that the present New Jersey charter will be surrendered, and the company be incorporated under Canadian law. All company affairs are being centred in Montreal, where Robert Dodd, recently elected President, has established executive offices.

The company has been embarrassed from time to time by the maturity of income bonds, and from the demands of the Algoma Central & Hudson Bay Railway bondholders for the interest due and guaranteed by the Lake Superior Corporation. At the present time the accumulated interest amounts to approximately \$9,000,000.

It was suggested that the railroad bondholders would be asked to accept 5 per cent. preferred stock in a new railroad company, in lieu of their bonds, and that they would be asked to take common stock in the Lake Superior Corporation for their unpaid interest obligation. The plan would probably further provide that the Lake Superior income bondholders be asked to accept, in exchange, Lake Superior 5 per cent. non-cumulative preferred stock, par for par.

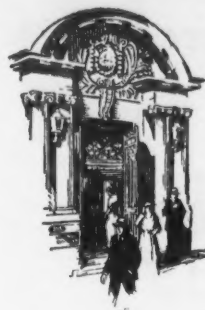
It has been indicated that the railroad bondholders would be interested in a settlement only if the income bondholders would act jointly with them. Interests of the railroad bondholders and the income bondholders are identical, and it would not be logical that one would make a settlement without the other. Unless the earnings of the Lake Superior Corporation improve, it is doubtful that it would be able to meet the majority of the income bonds in October, 1929. In the event of default the railroad bondholders could immediately institute suit to collect the accumulated interest, and this suit, together with the claim of the income bondholders, would probably leave very little for any of the security holders.

## Credit for Everybody

(Continued from page 13)

earning class should be the first to receive consideration from the banks. At present when a personal loan is made it is considered more a "favour" on the part of the manager instead of on the level of a straight business transaction. A salaried man has to go with his hat in hand, as it were, when seeking aid from his banker, who dislikes loans of this nature because he has been educated to think on the lines suggested by E. L. Stewart Patterson.

Whether or not the salaried man is a proper mark for banking credit is undoubtedly a debatable question. One thing is certain, if the National City Bank's policy is featured by any Canadian bank, it will cultivate the goodwill of salaried men and wage earners and the wind will be taken out of the sails of many disgruntled persons. The latter will not be able to blame the banking system if they are unable to obtain financial assistance through the banks.



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# SATURDAY NIGHT

## WOMEN'S SECTION



TORONTO, CANADA, JUNE 30, 1928

### The Storied Stones of Fort Meductic

Historic and Romantic St. John River

By ALICE WETHERELL

HISTORIC romance vies with beauty along the Saint John River. The matchless panorama of winding waters, banked on either side by green hills sloping up to hills beyond, has won the name "The Rhine of America" for this two-hundred mile stretch of river valley. World travellers have said that even on the Rhine such beauties are not known. But, stirring as the natural beauties are, along the twisting roads, up

between the English and the French, the English in command at Annapolis, were, in every way, attempting to induce the Indians to consort with them. The French, on their side, feeling that the Indians were their great allies against the English, feared that any breaking with the Indians along the Saint John River would give the English full sway from Quebec south.

It was with great joy, therefore, that Father Loyard

with the Maliseets. His welcome at Meductic camp, after a long and tedious march, made harder with much rough treatment by the Indians, is best told in his own words:

"After some miles travel we came in sight of a large cornfield and soon after of the fort, to my great surprise, for two or three squaws met us, took off my pack, and led me to a large hut or wigwam, where thirty or forty Indians were dancing and yelling round five or six poor captives. I was whirled in among them and we looked at each other with a sorrowful countenance; and presently one of them was seized by each hand and foot by four Indians, who swung him up and let his back with force fall on the hard ground, till they had danced (as they call it) round the whole wigwam, which was thirty or forty feet in length.

"The Indians looked on me with a fierce countenance, as much as to say it will be your turn next. They champed cornstalks, which they threw into my hat as I held it in my hand. I smiled on them though my heart ached. I looked on one and another, but could not perceive that any eye pitied me. Presently came a squaw and a little girl and laid down a bag of corn in the ring. The little girl took me by the hand, making signs for me to come out of the circle with them. Not knowing their custom, I supposed they designed to kill me and refused to go. Then a grave Indian came and gave me a pipe and said in English, "Smoke it", then he took me by the hand and led me out. My heart ached, thinking myself near my end. But he carried me to a French hut about a mile from the Indian fort. We tarried there about two hours, then returned to the Indian village where they gave me some victuals. Not long after I saw one of my fellow-captives who gave me a melancholy account of their sufferings after I left them."

Today what a different scene this peaceful place affords. The stone house at the top of the hill shelters a Canadian Scot and his good wife, whose ancestors have lived here for many generations. There, in his potato field beside the river bank, you may find this farmer any summer day, helping cultivate the crop that makes New Brunswick famous as a farming province. If you chance to see this farmer pick up something from the ground, it is time for you to go and speak to him. It may be a prize potato that he will show you. But the chances are that it will be another kind of prize. For, within the past few years, this land has yielded up old Indian hatchets, corn-grinders and arrowheads; French soldiers' buttons, a soldier's ring with locked hearts engraved, and many other priceless relics of the days of early Canada.

As he drives away the crows from his corn patch,

### King George, The Man

SOME day, in the dim and distant future, King George will get all the credit he deserves—when the unbiased historian gets busy and he can be seen in true perspective. Meantime many people regard him mostly as someone who opens parliament, bridges, and hospitals, gives formal assent to bills, and delivers speeches on State occasions. Those who study the great newspapers and read the Court Circular may possibly note that, whatever question is agitating people, some great authority on it has been dining or lunching or talking with the King. They may even notice that if a new invention is made, a new record journey in the wastes of the earth is accomplished, a great biography is written, an invitation to Buckingham Palace follows. They then understand the King is a man with a keen desire to grasp what is going on and to learn at first hand all that he can of the wonders of the world.

For King George the Fifth has a personality, an appeal, a great understanding of modern problems, and an enormous appreciation of the difficulties of the times hidden under a natural diffidence and a very keen respect for what it means to be a Constitutional Monarch who must, above all things, be perfectly fair and unbiased.

So, of the King as King, there is not a tremendous amount to say—only that he never signs a document without studying it, never gives an opinion without considering the question from every point of view. In that little white pavilion in the gardens of Buckingham Palace, gay with flowers, and with windows all round it to let in air and sunshine, he spends a good many hours alone with the reports of ministers and the opinions of authorities—all sorts of small details that make for smooth working in the political world are suggested by King George!

But as a man, a friend, a good sportsman, there is much to say.

Let me tell you something of King George as a father. He has been very lenient with his children, in pursuance of a settled policy he laid down for himself before his first son was born. "As far as is humanly possible for Royal children" he said to a friend, "my children shall be free agents." And with one or two small exceptions he has always tried to establish a human happy relationship with them—and has succeeded. You need only watch the Prince of Wales at a banquet when the King's health is drunk to know that there is real love for "The King" in his heart; you need only meet the father and sons and daughter riding in the Great Park at Windsor to see how perfect a relationship is theirs.

And as a father-in-law the King is just as much a success. He and Lord Lascelles are firm friends. As for the little Duchess of York, there the relationship is even happier, because the Duchess has a sense of fun in which the King delights. These two are never happier than when they are sharing a joke. The King is always chaffing the Duchess about her size. One day at a sale of homespun somewhere up in Scotland he said to a stallholder: "I've promised to buy the Duchess a dress length—about half a yard will be enough, I should think!" Schoolboy humour, you may think, but his expression was tenderness itself.

Few people today have the gift of real happy spontaneous laughter—but King George has it. And he likes people who make him laugh! I have seen him stride across the enclosure by the tea tent at a Royal Garden Party at Buckingham Palace to take Lady Oxford by the arm and bring her into the magic circle, and stand and laugh heartily at her conversation; his chief reason for liking the Archbishop of Canterbury so much is, I feel sure, not because he is a great primate, but because he, too, can laugh.

To entertain a king in a private house, no matter how great the house may be, might easily be a strain on host and hostess—more especially hostess—but there is no one who is not genuinely delighted when the King visits them. He is an ideal guest, with the happy knack of being really charmed to meet everyone with whom he comes into contact.

Taken all in all the King is decidedly a man's man; he is charming with women, but, unless they are exceptionally amusing and outspoken, he is not very happy with them; with men he is immensely popular. Especially he likes men who have "done something." For a long time after Nansen made his first great trip in the Arctic he was with the King every day when he was in London—which, as minister here, he was for some time. They used to ride together in the early morning, and he went for a long yachting trip with the King.

"I should have liked to have been an explorer," he told a friend of mine once. "It must be wonderful to be really off the beaten track for a time."

I suppose psychologists would say that this was an unconscious rebellion against the narrow path a king must tread—and they would probably be right. The path King George has had to tread has been, for many reasons, even more narrow than that of the average king—a long War and a difficult Peace have been his lot, to both of which he has applied all his quick understanding and ready sympathy.



GRAND FALLS

hill and down, the traveller experiences an even greater thrill from the romance that lies hidden in river, hills, and valley, a romance of the cradle days of Canada.

The very winds have voices here. The trees and stones, if they could talk, would tell some wondrous tales. Of no place along the river is this more true than of the region near Meductic, which, for so many stormy years was the stronghold of the Maliseet Indians, sworn enemies of the dreaded Mohawks. Even to this day, when the river rises in anger, and the winds begin to moan, you may hear a weird voice calling, "Mohawk, Mohawk." For there was no such terror to the Maliseets as their Indian enemies, and centuries ago the winds and waves took up the cry from a poor crazed Indian woman.

The story goes that, one autumn day, a family of Maliseets from Fort Meductic were hunting near the Madawaska River, when they were surprised by an army of Mohawk warriors, on their way to the stronghold of the Maliseets. The hunter and the children were brutally butchered. The hunter's wife was spared that she might guide the Mohawks to her people's fort.

Dragged into the foremost canoe with the chief and his party, the Maliseet woman took up her paddle and began the long journey which was intended to bring disaster and ruin to her tribe at Fort Meductic. As the canoes came near to Little Falls, she warned the Mohawk party that a portage must be made. Trustfully they carried their boats as they were told to do. Trustfully they laid them down again into the now smooth waters. Convinced of the skill of their guide, they prepared for a long eventless trip, by lashing together their canoes, and settling down to slumber while the woman and the current did their work. Only the sharp ears of the Maliseet woman heard what was awaiting them. It was a wondrous sound to her, but it might make the Mohawks curious. At last one more watchful than the rest awoke and said:

"What can that noise be? It sounds like falls, but you said that the way was smooth."

"It is only a small waterfall," the woman answered.

But the noise grew louder, and all the Mohawks were awaking. Swiftly and skillfully, as the boats increased their speed, the Maliseet woman slipped over the side of the canoe, and made for shore. As she turned and looked the horrified and screaming Mohawks were carried helplessly over the dashing sweeping waters of Grand Falls.

The only sign of the Mohawk party was one upturned canoe. With this the courageous woman found her way along the river to Fort Meductic. But the strain had been too much. She was able to tell her story. But from that day she wandered in the woods, a raving maniac, shouting, "Mohawk, Mohawk," everywhere she went.

When you have driven eight miles east of Woodstock along the road which seems still haunted by the cry of "Mohawk" you will find a cairn among the daisies. It has recently been erected by the New Brunswick Historical Society, and bears this inscription:

"On the River Saint John, a half mile eastward, stood Fort Meductic, chief Maliseet stronghold in Acadia in the 17th and 18th centuries. Near it was a village with a church and burying-ground. The church was built by the French in 1717, and a replica of the dedication stone is incorporated in this memorial."

The engraving on the dedication stone, translated, reads:

"To God, most excellent, most high, in honour of Saint John Baptist, the Maliseets erected the church A.D. 1717, while Jean Loyard, a priest of the Society of Jesus, was superintendent of the mission."

This ancient Indian chapel, erected under the direction of Father Loyard, was built from motives political as well as religious. In those days of frequent strife

received from France the orders to build the Indians a chapel. And it was with pride that the Maliseets fell in so easily with these political plans, a pride that showed itself in the many precious beaver skins contributed toward the sacred building. On St. John the



THE CAIRN RECENTLY ERECTED BY N.B. HISTORICAL SOCIETY.

Baptist day, by the banks of the Saint John River, under the guidance of Jean Baptiste (Father Loyard) was the little Indian church erected and named, St. Jean Baptiste.

For half a century the precious chapel, built with such enthusiasm, comforted the stormy souls of the Meductic Maliseets. Then, the Indians ever shifting their abode, it fell into disuse. A deserted building in a sparsely peopled country, it was used as shelter for every passing wayfarer, until, to save it from such desecration, it was demolished, its sweet-toned bell and other precious relics sent to the new home of the Maliseets.

Following the directions of the cairn, you will drive a half mile down the winding road, and go, by foot, across the field of daisies, to the white cross which marks the old church and burying-ground. There you will be standing in the very circle where, of old, the Indians danced about their captives as they tortured them, and where, in kinder moods, they smoked their pipes of peace. You may gaze upon the river which brought the French Seigneur with presents in exchange for furs. You may walk back and climb the sloping path which was the first portage the Indians took in their long ravaging raids against New Englanders. And on the way you may see John Gyles' Spring, and tread the very soil that John Gyles trod as he carried kettles full of water back to camp.

Many a story is told of John Gyles, the English lad, who, from twelve to sixteen years of age was a captive

and as he guides his horse and cultivator across his precious fields, this farmer will recount to you the history and legends of the countryside. And if he feels your interest rising to the proper pitch, he may allow you, too, to stir the soil, and find a souvenir for your collection of Canadiana.



THE FARMER WHO DAILY PICKS UP RELICS OF THE EARLY DAYS.



## The Onlooker in LONDON

**The Trooping of the Colour**  
MILITARY tournaments are colourful, tattoos are spectacular, but no pageant of the Army stirs the imagination or holds as much tradition as does the trooping of the colour, performed each year on the King's birthday, and for which this year, the Welsh Guards' Colour was chosen. Each morning for weeks the ceremony was rehearsed on the famous Horse Guards Parade, and drew large crowds. The choice of the Welsh Guards' Colour for June 4 does not mean that men of the selected regim-

column of divisions. On arrival at the Palace the ceremony of relieving the King's Guard takes place in the forecourt, and the remaining Guards march past his Majesty as they return to barracks.

### A Successful Speaker

MR. WHITLEY, on his retirement from the Speaker's Chair, has the satisfaction of knowing that his character and capacity are even more highly esteemed by the House than when he first took the Chair. When he was elected, he was known to the

whisper, but resolutely overcoming her deep emotion, she said: "I know my husband would wish the adoption of a scheme of this type as a memorial to him. He would not desire a statue. He would not wish for anything to be spent except to help the men who fought and won the war. I have begged that only on a scheme for helping unemployed ex-service men should money be spent. I know that it is what my husband always felt, and he would be proud to see you working to help ex-service men at this meeting today."

### Cobham's Return Home

MANY hundreds of people watched in vain for Sir Alan Cobham's giant flying-boat to pass along the Thames on its way to Rochester where the machine is to be overhauled before around England exhibition flight. The growth of a sound "air-sense" among the general public is well illustrated by the appeal made to popular sentiment by Sir Alan Cobham and his successes. He never has sought fame by way of merely spectacular flights. His achievements all show that form of genius that consists in an infinite capacity for taking pains. One would expect experienced aviators who know the unutterable boredom and physical weariness of long flights to appreciate his painstaking and invaluable contributions to airmanship; but laymen might be excused a certain measure of indifference towards essentially technical triumphs. Yet the cross-river bridges were crowded for hours after he was due by people who could not know that the flight had been interrupted at Southampton. Westminster Bridge, in particular, was thronged with folk gazing hopefully up the reach alongside the Houses of Parliament, where Sir Alan landed on his return some twenty months ago from the great Australian flight. Once a thrill of expectation ran through the crowd when a large triple-engine air liner hove in sight, seeming to crawl across the sky in the teeth of a stiff breeze. But here again public "air-sense" was displayed, for on all sides people were explaining to each other that this could not be the hero of the hour, because the machine had wheels instead of a boat-hull. The African trip has been eminently successful. Its object was to de-

fine by the most practical means the probable course of future commercial air routes through Africa, and on the homeward journey to explore the west coast of that continent.

### A New Peer

SIR ALFRED MOND'S peerage is the most noteworthy feature of the Birthday Honours' list and although, in the course of his Parliamentary career, Sir Alfred has changed his politics, he leaves the House with the goodwill of all parties. No one has played a bigger part than he in the re-organization of industry after the period of post war depression, and it is curious that he should be the organizing spirit in the Chemical Industry in which his father was the scientific spirit. When the Brunner Mond firm came into being it was Dr. Mond who supplied the scientific side and Sir John Brunner the capacity for business organization. The great firm has developed in every branch of its activities, and almost daily it is ready to open up fresh fields. Sir Alfred was an effective Parliamentarian, and he would have been still more prominent but for the fact that he speaks with a guttural accent which at times makes it difficult for his audience to follow him. His language, however, is extraordinary well-chosen and his speeches are models of straightforward, nervous Anglo-Saxon expression. He is a good debater, and the House of Commons never enjoyed a brisker discussion than when Sir Alfred challenged the Labour Party on the question of Socialism.

### 2,000 Miles Up the Amazon

EQUIPPED with apparatus for self-preservation against giant aquatic boas, alligators, and other denizens of the equatorial Brazilian forests, Dr. Cecil S. Garnett, a Derby horticultural scientist, sailed from Liverpool recently in the Booth liner *Hildebrand*, to lead the first organized orchidological research expedition 2,000 miles up the Amazon, into an area inhabited by head-hunters and hitherto untrodden by white men. Dr. Garnett will search for orchids such as have never been seen in this country, and his native attendants will climb trees 100 feet high to collect specimens ranging

in size from a buttercup to a man's fist.

Canoes will be used for travelling into the interior from Manaus, 1,000 miles up the Amazon, and for several weeks the expedition will be cut off from civilization, surrounded by reptiles, strange fish, and birds of gorgeous plumage. "With a Brazilian or German guide and interpreter to my native canoeists and climbers," said Dr. Garnett, "I shall penetrate the for-

ests to a quarter about which little is known. I expect to find probably 50 different kinds of orchids, some of which are short-lived flowers blooming 100 feet in the air on trees from which they obtain their nutrition. Horticulturally they are not in great demand, but scientifically their interest is immense, and I intend to probe their germination. I shall have to rough it very much, but I am well equipped against all emergencies."



ONLY SEVEN WEDDINGS IN ONE HUNDRED AND FIFTY YEARS  
The wedding of Miss Eileen Brewer, only daughter of the late Sir Herbert Brewer, famous as organist for thirty years of Gloucester Cathedral and conductor of the Three Choirs Festival when held there, took place on June 2nd, to Mr. G. B. Norton-Spencer, at Gloucester Cathedral, where only seven weddings have been solemnized in 150 years. The bride and bridegroom leaving the Cathedral.

ent took an outstanding part in the ceremony—for the other Guards' Colour were trooped in rotation—but that the regiment held the position of honour, and its colour was the centre of the whole celebration. Although the origin of this picturesque ceremony is not definitely known, it is certain that it was not originally associated with the King's birthday. It was, in the opinion of some, a guard mounting ceremony when the battalion finding the guards for the day trooped the colour that was to be carried by the king's guard. In later years, however, it became customary to find the public guard for the king's birthday from the flank companies of the whole Brigade of Guards, and it is from this custom of the 18th century that the ceremony of the trooping of the colour, as we know it today, originated. It is said that this old pageant was performed to the beating of drums, and the volley of muskets. The guards mustered without officers, who took up their position on the saluting base in order to draw lots for their commands, and to receive the parole for the day. Two sergeants had charge of the colour on the flank of the parade, and on the "assembly" being sounded, they moved at the slow march to their guards with their officers. The sergeant-major then handed the colour to the right guard, who returned at slow time to his position on the right of the line.

### An Unparalleled Spectacle

IT IS held by others, however, that the trooping of the colour owes its origin to the Duke of Cumberland, a commander in George II's Army, who, when he discovered a slackness in the routine drill, insisted on a parade, which called for much precision, rehearsal, and attention to detail. The slow walk is even attributed to the martinet duke, who is believed to have introduced this form of marching to test the sobriety of the officers and men about to mount guard. The first explanation, however, is more in keeping with the present spectacle, which has no parallel in any other part of the world. The parade ground where it is held occupies the site of the old tilt yard of the Palace of Whitehall, and for a background has the Horse Guards building, which is the office of the Commander of the London district. It is flanked on the left by the Admiralty building and on the right by the quiet gardens of Downing Street houses. Within recent years, a certain air of reverence has been introduced into the ceremony by the simple impressiveness of the Guards Memorial—an enduring record in stone and bronze to the splendid services of his Majesty's Guards during the Great War—which faces the parade ground. In the actual ceremony, when the colour is brought on the parade ground, all troops present arms. It is then passed on to the sergeant-major for safe custody, before being handed by him to a subaltern. The colour is then filed between ranks of troops and paraded from left to right. After the ceremony his Majesty leads at the head of the King's Guard, and rides down the Mall to Buckingham Palace, followed by the other Guards in

House as a most efficient Deputy Speaker. He had a complete mastery of all the intricacies of procedure but his manner was rather dry and, although his competence was recognized, nobody thought that he would rival Lord Ullswater as one of the great speakers who are equal to any emergency. Mr. Whitley, however, broadened out in an amazing way and the House discovered in him qualities it had never suspected that he possessed. He showed himself thoroughly human, and, although an authority on precedents, he was never pedantic. His rulings were invariably commonsense and he revealed a native wit and humour which are invaluable assets for any occupant of the Chair. When occasion demanded, he could assert the dignity of the Chair as firmly as any of his predecessors but he also knew the occasion when tactfully to be a little deaf was the best policy. He had not had the same difficult task as had Lord Ullswater. It was Lord Ullswater who had to supervise the entrance of the Labour Party into politics and he accomplished that task with supreme tact. It was difficult for Labour members, accustomed to the breezier atmosphere of Labour Conventions, to accommodate themselves to the rules of the House, but gradually, under Lord Ullswater's tuition, and under the guidance of Mr. Ramsay MacDonald, himself a most able Parliamentarian, the Labour Party became one of the great political parties of the House. Mr. Whitley had no task comparable to that but, having seen him in the Chair, members feel quite certain that he would have discharged it as efficiently as Lord Ullswater.

### A Haig Memorial

A PART from the visit of the Prince of Wales and Marshal Foch, the most memorable feature of the British Legion conference at Scarborough was the constant attention paid by Lady Haig to the business of the gathering. She attended every session, and left at the close amid salvo on salvo of cheers from men who fought under her late husband. Lady Haig made an effective speech when the question of a memorial to Earl Haig arose out of a resolution by Calverley branch. The resolution expressed the opinion that the best tribute which the Legion could pay to the memory of Earl Haig would be the substitution of work for relief among unemployed ex-service-men. It was suggested that the council of the Legion should invite local committees to submit a scheme for absorbing unemployed men in their areas, and that branches should be asked to consult employers of labour, urging prior claims of exservicemen, as a memorial to Earl Haig. It was further suggested that national effort in the form of a membership campaign should be organized with the object of placing the largest possible number of men in work within a specified period. Lady Haig, still dressed in deep mourning, rose when the resolution was submitted, and the proposal was carried without discussion when she told the gathering that she was sure it would have met with her late husband's approval. Speaking in a half-

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## CAT FIVE O'CLOCK

with  
Jean Graham



WHEN three small girls get together, there is usually some enterprise carried out which means a bit of brightness for someone. All on a summer's day, three young persons in Toronto set out to talk about what they wished to do and be. They decided that a soldier's life was to be preferred above all others. Since such a career was forbidden to them, it was suggested that a "show" should be given by the trio, with the object of brightening the life of some afflicted soldier. The details of the show are not forthcoming; but I think it must

entertainment;—but what would a soldier like best? The soldiers at Christie Street Hospital were those to whom their hearts turned:—but they had most of the things necessary to the comfort of sick men. There were always flowers, however. Here they were confronted by the problem of a plant or a bouquet of cut flowers. They decided in favor of the plant, however, as it would last longer. So they repaired to a sympathetic florist who took a deep interest in the proposed gift. He telephoned to a Red Cross Hospital Visitor, who knew just what



MR. AND MRS. WILLIAM P. ACRES

The marriage of Miss Dora Evelyn Brade, daughter of Commander and Mrs. Arthur Hudson Brade, formerly of Cheshire, England, to Mr. Wm. P. Acres, son of Mr. and Mrs. C. R. Acres, 30 Roxborough Drive, Toronto, took place in St. Philip's Church, Philadelphia, on Saturday, June 23rd. Mr. Acres is a graduate of the School of Practical Science, University of Toronto, Class of '23.

have been something like the circus given long ago in a woodshed by my small brother and two friends. We charged one cent for admission and all the children in the neighborhood came and cheered our amateur performances. Well, these three small girls charged the same magnificent fee and gathered in a goodly number of coppers. Now, if you have gathered by your industry and talent, a really respectable sum, you feel a certain responsibility concerning it. So the three young citizens who were responsible for the show considered gravely how they could invest the splendid coppers to the best advantage. Of course, a soldier was to profit by their

plant to buy and who took it to Christie Street on her next visit. Perhaps you have not been at that hospital and therefore do not know what a plant, "all a-growing and a-blooming" means to a shut-in soldier. Let me tell you that it is the most welcome gift you can send to men who deserve the best we can bestow. So, those three little citizens, Gloria, Margaret and Betty, have the satisfaction of knowing that a soldier's heart was made glad by their gift and greeting card. Say it with flowers.

THERE is just one place to be in the month of June—and that is in a garden. I had found an ideal spot—a

lakeside garden with yellow iris in golden patches and a lilac bush in full bloom. There was a red-hued Irish terrier at my feet, absorbed in catching flies; and across the street lay Lake Simcoe, sparkling and smiling as if it had never known a frown. It was the Land of the Lotos Eaters, and I looked about for that magic flower which ought to be hanging from a craggy ledge. Every once in a while, a friend who wishes to improve my mind comes along when I am idle and ignorant and tries to inform me of some valuable facts. Such a one arrived on this glorious afternoon and presented me with a copy of an entirely good "Atlantic Monthly", which contained several valuable articles. I refused to read any of them, for I wished to be a tortoise or a butterfly—anything which led an entirely useless existence. Whereupon the kind friend proceeded to read from an article entitled "America and Scientific Leadership" the following informing sentences:—

"In the United States containing less than seven per cent. of the population of the world, there are more college and university students than in all other countries put together. American institutions of higher learning have more living graduates than have similar institutions in all other parts of the globe. One great American University boasts of nearly fifty thousand alumni."

"Further, the average American is possibly better educated in the conventional sense of the term than is the average citizen of any other country. He possesses more information about a greater number of things."

We quite agree with all the pleasant things said in this article about the liberal education of the average American. Why, then, does the citizen from Omaha, New York, or San Francisco know so little about his neighbor, the Canadian? Why does he come over the border every summer and ask why this country pays taxes to Great Britain and when are we going to be free?

### Excessive Politeness

I DON'T know anything about it. I am sorry I am not guilty though," said a man charged with theft.

Was it something valuable that was stolen? Is that why he was sorry? Or was he one of those apologetic men who say they are sorry about everything, and did he just apologize out of habit.

However it was in his case, there are thousands of people who go about being excessively polite and annoying everyone with whom they come into contact.

It is often a kind of nervousness. Children have the importance of politeness drilled into them by a pedantic parent. And for the rest of their lives they are always afraid of doing the wrong thing.

Of course it is a most tiresome and tiring habit for the other person. And it must be uncomfortable for the man—or woman—himself.

You never can get on with a person of this type. They seldom make friends and why? Just because they always keep them at a distance. They stand on ceremony, and as a result the only thing they get in return is ceremony.

But then on the other hand there are people who are familiar. They too are annoying,—perhaps more annoying.

Real good manners, or the social instinct, or whatever you may please to call it, is hitting a happy medium between these two extremes.



DAVID  
Son of Dr. and Mrs. George Hooper, of Ottawa, and grandson of Colonel Murray MacLaren, M.P., and Mrs. Murray, of St. John, N.B.

—Photo by John Powis.

tween these two extremes.

Society only gets along by a habit of give-and-take. You must not be unnaturally humble, nor may you be overbearing. Take account of the other person's susceptibilities. Remember she meets you as an equal. She expects you to make mistakes sometimes; everybody does.

Learn to laugh at yourself, that is the remedy for excessive politeness.

## Going to a Camp This Summer?

Visit Our Big Jolly Encampment Among the Cedar Trees on the Sixth Floor of the Store

OUR CAMP BUREAU can equip you from head to heel and from tent to teapot for your holiday in the woods. In a big centralized display on the 6th Floor, all the right things to wear and to use on a camping holiday have been gathered together for your convenient selection. Some of the specialties of the Bureau:

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Capable assistants to FILL YOUR LISTS of food, wearables, equipment, fishing tackle and so forth.

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TORONTO CANADA



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Kraft is pure—wholesome—nourishing. Its delicious flavour and perfect taste are famous from one end of the Dominion to the other. The sale of Kraft Cheese is so much greater than that of any other brand that there can be little doubt as to which is Canada's favourite.

Kraft is easy to eat and easy to digest. It is both good and "good for you." Say KRAFT before you say cheese and you will never be disappointed in quality.



THIS IS THE FAMOUS HALF-POUND PACKAGE

**KRAFT CHEESE**

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Will this lovely girl in her bridal veil today be a drudge tomorrow? Not if her new home is equipped with such a time and labour saving appliance as the Gas Refrigerator. For the Gas Refrigerator will give her a lifetime of loyal service, preserving and protecting the food of the home, preparing the little delicacies that she will be so proud to set on the table.

This marvellous new refrigerator has no moving parts. Its mechanical element is completely enclosed in the sparkling white cabinet and its operation is noiseless. It is easy to clean, economical to operate.

The groom, if he is a radio fan, is assured that one of his many worries is eliminated with gas refrigeration.

Write for literature, "Flames that Freeze".

**The CONSUMERS' GAS COMPANY**

55 Adelaide St. East

732 Danforth Ave.

And don't be afraid of going wrong. Different people have different ideas of what is wrong—and they are ready to make allowances, if you are ready too.

### Truth

It fortifies my soul to know That, though I perish, Truth is so: That, howsoever I stray and range,

Whate'er I do, Thou dost not change. I steadier step when I recall That, if I slip, Thou dost not fall.

—Arthur Hugh Clough.





## Keep it handy!

Many a meal requires just the finishing touch of H.P. Sauce. It gives a delicious flavor to plain, wholesome food, coaxes the appetite and aids digestion.

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**DEAN LAIRD'S 21-DAY TOUR**  
**Across Canada & Back**  
**\$330\*\*** From Toronto  
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Corresponding fares from other points. Leaving  
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Illustrated booklet on application to Wm. Fulton,  
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## Summer Tourist fares!

To  
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Rockies and the  
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to  
**VANCOUVER**  
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from Toronto & Return  
**\$109.55**

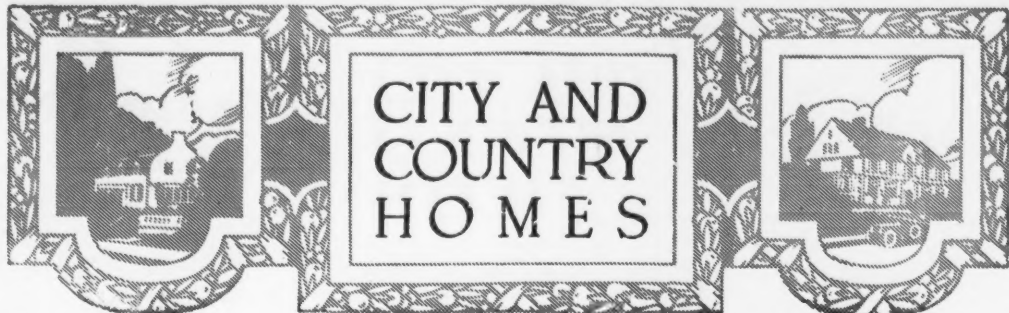
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REACHED ONLY VIA CANADIAN PACIFIC —  
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REACHED ONLY VIA CANADIAN PACIFIC —  
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**Stopover allowed**

For your Summer Vacation—  
Illustrated booklets and time  
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fares, itineraries, etc., will be  
gladly furnished upon applica-  
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Write or call on any Canadian  
Pacific Agent or W. Fulton,  
District Passenger Agent,  
Toronto.

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**CANADIAN**  
**PACIFIC**



### Saving the Trees

THE tree surgeon preserves trees in much the same way that a dentist saves teeth, according to Ray Gustin, Toronto representative of The Davey Tree Expert Company of Kent, Ohio.

"Like a tooth," he says, "a tree is susceptible to decay. It may lose its health and vitality and much or all of its beautiful structure if proper treatment of decayed areas is neglected."

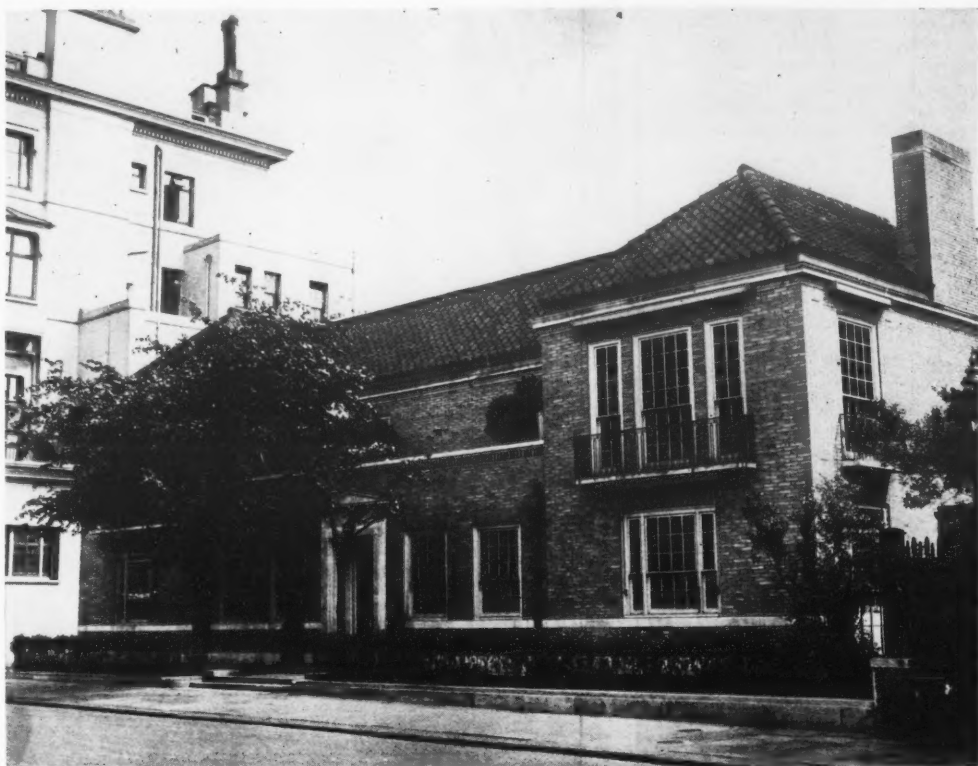
"In treating a tooth the first consideration is to remove all of the de-

annuals. Plant window boxes and bedding plants such as Geranium, lobelia, heliotrope, fuchsia, and lemon-ver-bena. Plant annual Eschscholtzia, Nigella, mignonette, Shirley poppy, alyssum, candy-tuft where they are to grow for succession. Keep crystals of ammonium sulphate in the surface of the soil around the roses to prevent rose bugs. Use arsenic poisons for wireworms. Use paper collars around seedlings for cutworms. Spray holly-hock, larkspur, aconites, phlox, for mildew and rust every ten days with Bordeaux mixture. Stake the tall

isfactory when treated frankly as an-nuals. You can get pot-grown plants to bloom this year.

### Pinch Back the Plants

STOCKY, sturdy growth is of marked advantage to the majority of garden flowers and a good many vegetables, for it improves their appearance, enables the plant to produce a better crop, and greatly lessens the danger of breakage which is so often attendant upon loose, straggly growth. One of the best ways to assure this



A GREAT ARCHITECT'S DESIGN FOR HIS OWN RESIDENCE

Sir Giles Gilbert Scott, R.A., the architect, has won the London Architectural Medal for 1927 with the design for his own house, Chester House, Clarendon Place, Hyde Park Gardens, S.W. Sir Giles had to compete against many of the big city buildings, and it is thought to be the smallest ever to receive the medal. The picture shows Chester House.

cay. In treating trees this is also of fundamental importance. Every particle of diseased wood is taken out. Unless this is done the work is not effective, for further decay will spread from diseased wood that may be left. When excavation has been completed, the wood is disinfected and water-proofed with suitable tree surgery paint.

"The dentist outlines the edges of the cavity and often undercuts them so the filling will hold. In tree surgery, also, care is taken in outlining the edges of the cavity and suitable undercutting is done. The opening is made only wide enough to permit reaching the entire dressed area. In length, however, cavities often extend some little distance to healthy wood above and below the affected area. This is necessary in order that the opening may be brought to well tapered points at each end. Tapered points insure healing of the sides of the cavity.

"The crude sap from the roots rises to the leaves where it is refined into suitable plant food. It then descends through the inner bark, feeding the tree. The descending sap bathes the edges of the wound and causes healing, which results in a callous growth that seals and rolls over the edges of the cavity and eventually covers the entire filling.

"Concrete is the only type of filling that satisfactorily meets all requirements. Even concrete is of little value, however, unless it is properly used. To be effective it must be inserted in sections which are separated by heavy layers of joint material. If done by experts, this filling will not crack.

"The joint material takes up expansion and contraction caused by heat and cold, and also absorbs all movement in long cavities when the tree sways in the wind. In such cavities the sectional filling acts like the human backbone. The whole column may sway but the filling, with its flexible joints, stays in place and is not harmed. The bracing that is done in connection with the filling strengthens the tree itself. To prevent moisture and disease spores from getting in around the edges of the filling, a special sealing preparation is used."

### Among the Flowers

ALL summer bulbs may now be planted. Montbretias are good in masses by themselves for August color. Plan for August bloom in the border with stokesia, goldband lily, hosta, plumbago, Hemerocallis citrina, galtonia, Buddleia, Santolina incana, and

plants, tying each stalk separately. Give annual asters wood ashes. Keep dead flowers picked off. When the larkspur finishes blooming cut the stalks to the ground. Sprinkle lime or a little coal ash around each plant. Destroy any infected leaves or stalks. Let the bulb foliage ripen and grow brown before it is picked off. Keep Campanula persicifolia dead flowers picked off to prolong the bloom. Collect and plant columbine seed from choice plants. They do better if planted every year. Keep sweet peas well watered and flowers picked off daily. The secret of good sweet-pea culture is plenty of water, high stakes and deep soil. Plant roses in the greenhouse for next winter. Plunge oleander, acacia, rubber plant, and other house plants in the shade outside to rest until fall. Sow Cinerarias and primrose in the greenhouse. Put primrose and cyclamen plants in shaded frames for the summer. Massey dust is a powder used on rose bushes when the first leaves start and every week after as a fungicide for mildew and black spot. It contains arsenic and sulphur. If the Japanese anemone was winter-killed, plant some more. These are more sat-

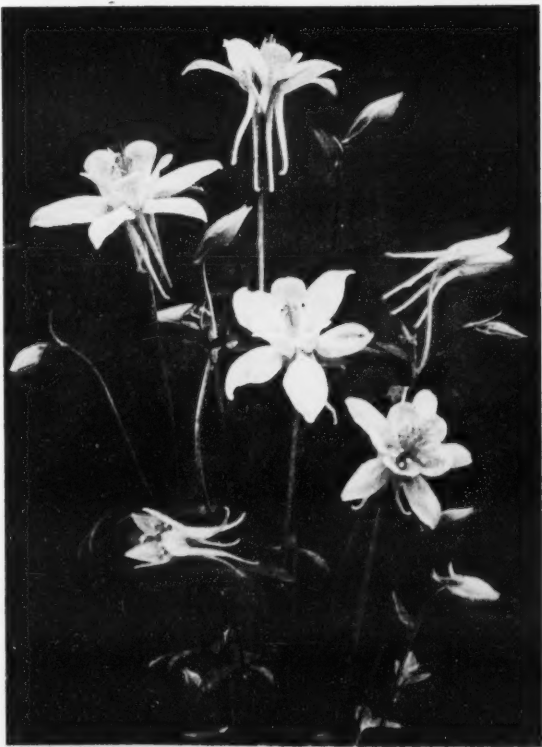
desirable compactness is found in the "pinching back" of the main stem of each plant when it is about one-fourth to one-third grown. At this stage it is easy to nip off the top inch or two with a pair of scissors or, if you are dexterous, with your fingernails. The cut should be neat and clean and the remaining parts of stalk and foliage are not to be bruised or broken. The effect of the operation is to send the strength of the plant into the production of side branches and therefore to lower growth generally.

Among the flowers that will benefit by being pinched back at this time are Hardy Chrysanthemums and early-planted Cosmos and Zinnias. Of course, nothing that blooms at the natural tip of the main stalk, such as the Delphiniums and Hollyhocks, should be subjected to pinching back at any time.

I do not know if I am a billionaire —and I don't care, anyway. — Mr. Henry Ford.

Christians have never quite made up their minds whether the City of God is to be in heaven or on earth.

—Dean Inge.



ONE OF THE IMPROVED STRAINS OF THE GRACEFUL LONG-SPURRED COLUMBINE OR AQUILEGIA.

A leisurely break-fast and plenty of  
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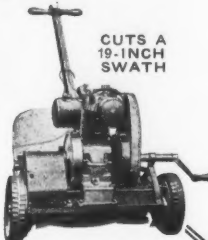
Coffee — that's the way to begin the day!

A "whole-meal" biscuit — endorsed by doctors and dietists.

**Weston's DIGESTIVE**



**Jacobsen Junior Power Lawn Mower**



This quality, small power lawn mower is now in its third year. The "Junior" fills the need for a dependable unit for cutting moderately large lawns, lawns with numerous obstructions and terraces, or as an auxiliary to our larger mowers.

### A SMALL MOWER THAT DOES BIG THINGS

The "Junior" cuts a 19-inch swath at the rate of two acres a day on a gallon of gas. It steers and handles easier than a hand mower, travels on its own power and has a device for sharpening the knives by the mower's own power without removing the reel. The special high-grade motor is air cooled, equipped with fly-wheel magnet and a starting crank.

### THE 4-ACRE MOWER

There is a Jacobsen mower for every type of lawn. For large estates we recommend our 4-Acre Heavy-Duty Mower, or the "Estate Roller Mower." All Jacobsen Mowers must sell themselves on performance. Demonstrations without obligation. Write for new catalogue describing our complete line of mowers.

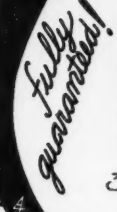
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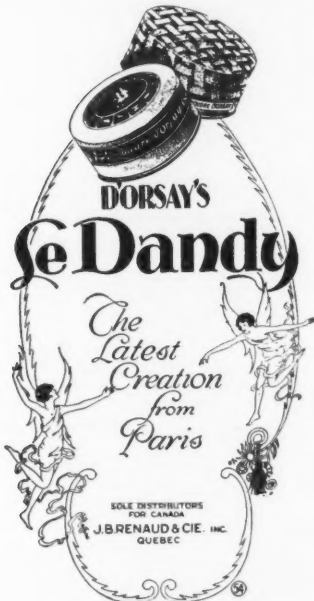
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—so enchanting and alluring it commands the admiration of all. You can possess this soft, fascinating appearance instantly thru  
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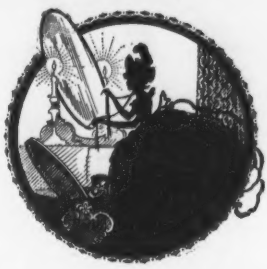


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that new cigarette in the yellow package

**British Consols BLENDS**  
20 for 25c

## THE DRESSING TABLE

By Valerie



THE death of Mrs. Pankhurst has removed a woman of brilliant gifts, who has played a remarkable part in the political and philanthropic life of Great Britain during the last quarter-of-a-century. The militant suffragettes were proud to fight under the banner of Emmeline Pankhurst and to stop horse races, break church windows and destroy libraries, all to draw attention to the fact that woman is a member of the voteless sex. Fourteen years ago a shot at Sarajevo settled the matter of votes for women. Those who clamored for

meaning which makes her impatient at the time and energy which younger women spend in preserving their personal beauty. Birth, death of loved ones, illness, success and failure, heartache and joy in the achievements of others—these she has known. Often to her the smooth tenor of existence after middle age is more to be sought after than a youthful skin, sleek, lustrous hair, and the slender figure of a girl. She is just a wee bit complacent, too, about herself. She feels she no longer needs to make the conquests which a young girl or matron is am-



Frilly Parasols in chiffon, lace and net to match the frocks

votes turned to knitting for the soldiers; and distressed Ireland forgot everything else to march to the tune of Tipperary. Mrs. Pankhurst put all other interests aside and showed herself a loyal Englishwoman, shrewdly recognizing that the battle had, for a time, quite eclipsed the ballot. Then the war brought what peace had failed to gain, and woman emerged with the long-sought vote in her hands. Recently the flapper, also, won the vote:—a consummation which must have delighted Mrs. Pankhurst's heart. In the midst of the eulogies of this leader among Englishwomen one is left to regret that she bequeathed little of her talent or her common-sense to those two turbulent daughters, Sylvia and Christabel.

Mrs. Pankhurst's residence in Canada was a pleasing sojourn to all concerned. There was a delightful daintiness about Mrs. Pankhurst which earlier leaders of the "woman movement" did not possess. I remember one wintry day, some years ago, on a north-bound car, when a friend called my attention to a pretty pair of shoes, worn by a sweet-faced woman. On a second look I recognized the wearer as Mrs. Pankhurst. With her attractive gowns, her melodious voice and her dainty hands, Mrs. Pankhurst was an impressive leader for any cause. In her careful regard for the "little things" which add so much to the appearance, Mrs. Pankhurst was eminently right. No woman can afford to neglect the little touch of powder or rouge, the knot of ribbon or rosette of lace which make the final appeal.

A modern writer on beauty topics says:—

A few months ago I wrote about some young matrons I knew in my own suburban town who had learned to conquer "mirror fear," that pit-of-the-stomach feeling that comes when we look carefully and frankly into our mirrors and discover the woeful effects of a period of neglect of skin and hair. I told about "shopping for beauty," describing some of the newest and most effective treatments which had lately been found to correct contours, sallow skins, dull, lank hair or—what have you?

Hundreds of letters from housekeepers were delivered to me in response to that article. Among them were many letters from older women, charming, wise, witty letters, a few carrying a note of discouragement and despair, others a bit of good-humored cynicism towards the whole problem of keeping one's looks after forty-five. Most of them, I felt, wanted to express just a little scorn for my young matrons who began to get worried at the sight of their first gray hairs or their first tiny wrinkles. These older women had lines and wrinkles, had had them for ten or fifteen years—and were used to them. Many admitted cheerfully to gray or white hair; all were mothers or grandmothers, and proud of it. They led active lives, directing the destinies of a big household and working in those civic and welfare enterprises which hum in every town, big or little, over this broad land.

Life to the woman of affairs at fifty takes on a breadth and a depth of

bitious to accomplish. In other words she is accepted and liked pretty much as she is. She belongs to what I like to call "the fearless fifties." Women over forty nowadays do not step out of the excitement, and the lure of active life. But the present age does demand of the older woman, to match her aliveness and her charm, all sorts of personal service. Gray or white hair, for instance, is lovely in itself, but much harder to keep lovely than youthful chestnut or golden locks. If it is lank and stringy it wipes all the charm from the most serene countenance. If it is bobbed badly it gives even a beautiful face a hard, unnatural look. Sometimes I feel like laying down one rule: If your neck is short and inclined to be heavy, don't wear a bob. The few examples of the stocky type I know who can wear short hair have straight figures and carry themselves with extraordinary grace and ease. They also have fairly fine-cut features. As for longer hair, fashion was never so kind to the older woman as she is today. Even the thinnest hair, if properly waved, brushed and dressed, looks smart. One famous hairdresser told me that younger women have much the greater difficulty in attaining that smooth close-to-the-head coiffure; heavy heads of hair have to be thinned out, clipped cleverly underneath, lest they frame the face in a too bushy or frizzy effect. Knots, figure-eights, "buns," or the lovely flat swirl that encircles the head—all these are creeping back into favor—but they must be softly dressed. One of the greatest aids in attaining this softly undulating coiffure is the permanent wave. So much progress has been made in this field in the past few years that it is now possible to imitate almost exactly the loveliness of naturally curly hair.

But if the older woman has an advantage in coiffure arrangement over the younger, she usually loses it in the contest of weights. I am just as strictly opposed to injurious reducing fads as any doctor, and yet, except for those cases in which overweight may be traced to irregular glandular functioning, I can't help frowning with the rest of the world on women who allow themselves to get fat around the hips and abdomen. The truly fat woman is as definitely out of step as if she wore a bustle!

A few extra pounds, evenly distributed over the whole figure makes very little difference to most of us, but many extra pounds become more than a matter of style and silhouette. They are the accompaniments of serious health dangers which doctors and insurance companies have long ago noted. So much has been written about reducing by the "count-the-calorie" method that little more can be said until some one discovers another diet system to replace it. As for exercise, it seems to me lots more important to form daily exercise habits than it is to go through strenuous morning contortions which are forgotten as soon as they are over. Be careful, for instance, to avoid sitting for long periods at a time; learn to walk and stand correctly; while you are walking breathe deeply. Above all things avoid sluggish habits of movements.

### JUST NEXT DOOR

An ocean voyage seems a long way off sometimes, but here, just next door, the Canadian Pacific Great Lakes Steamship service presents a two days inland ocean voyage across Huron's blue waters through the lovely St. Mary's River and away over the broad expanse of Lake Superior. A steamboat express train from Toronto is but a short trip to the proud white ship; the moorings are let go and away we start on a delightful cruise that eases lagged brains and weary bodies.

There are two sailings a week during the summer months from Port McNicoll and one from Owen Sound and the same number of eastward sailings from Port William and Port Arthur. Few ocean vessels have more luxurious accommodations than those provided on the S.S. Keewatin and S.S. Assiniboia which ply the great lakes, nor the S.S. Manitoba which sails between Owen Sound and the Twin Cities. Tickets, parlor car and boat reservations from any Canadian Pacific ticket agent.



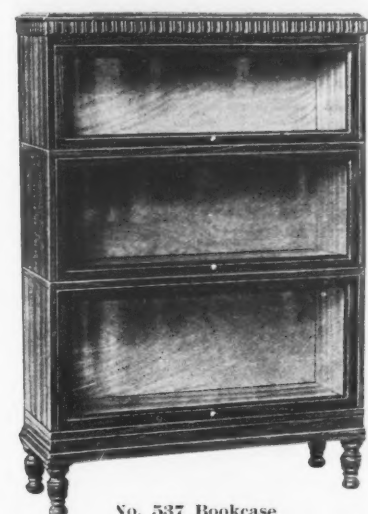
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No. 537 Bookcase

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Before the invention of printing, books were few in number and a single volume was frequently chained to the wall. Conditions improved, learning became more easily obtained, printing methods improved and cheapened and books were more easily obtained, until today "good books are easily secured and are easily protected with a Macey." Macey Bookcases are dignified and attractive, and above all they are sectional and grow with your library.

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Write for our "Better Furnished Homes" Booklet. Free on request.

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Gentlemen:

The Kelvinator installed three years ago in my kitchen has proved a satisfaction and a pleasure. It is economical to operate; it is clean; there is abundant shelf space; it is always the right temperature, and it does its job faithfully even when its mistress is away. We are friends for life.

Sincerely yours, (Mrs.) \*

THE experience of this housewife is the experience of tens of thousands of Kelvinator owners. Many write of the exceptionally low cost of operation. These are typical:

- (1) "My Kelvinator never averages higher than 45c per month."\*
- (2) "... and as far as my electric bills each month are concerned, I have never been able to notice any difference."\*
- (3) "The cost of electric current necessary to operate my Kelvinator is so small that it is not noticeable in our electric bills."\*

Of course the actual cost of operation will vary with the size of refrigerator, its location in the house and with local rates for electricity. But the important point is that Kelvinators have been in service for 14 years; their economy is proved and their value demonstrated.

### A new sense of security

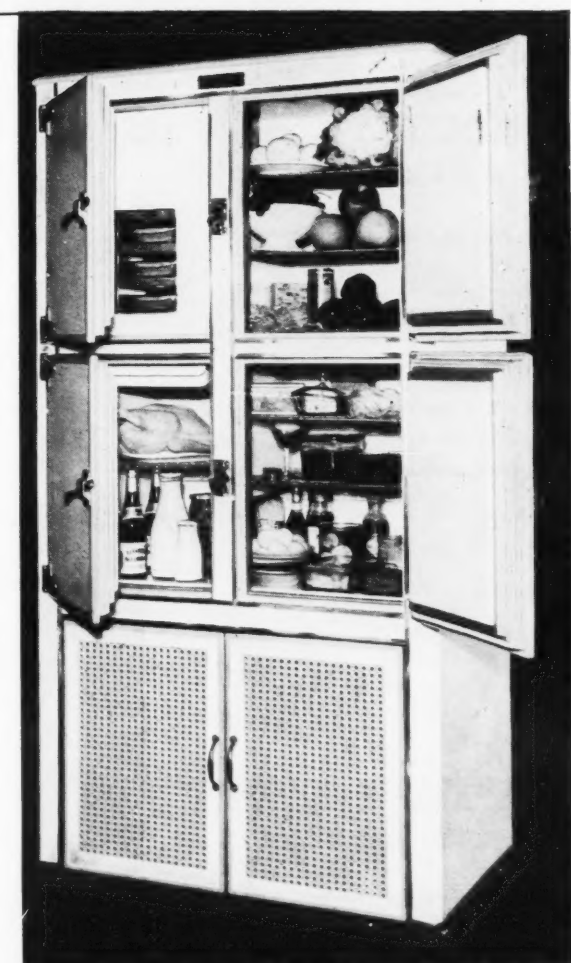
Not only is Kelvinator long-lived and exceedingly economical to operate, but it brings a new sense of security about foods. Kelvinator is a trusted safeguard of your family's health. It eliminates all doubt as to the preservation of food. Milk, cream and butter stay sweet for weeks. Meats, fruits and vegetables keep fresh, crisp, delicious, wholesome. Pure ice cubes and salads are frozen as you wish.

A Kelvinator cooling unit can quickly and easily turn your present ice-box into an electric refrigerator or you may purchase a complete Kelvinator Electric Refrigerator, ready to run, in any size or finish you desire. Either type may be purchased outright or on time.

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Study the features of Kelvinator at home. When you know the facts then is the time to see your nearest Kelvinator representative. Just fill out and mail the coupon for "The Kelvinator Book" and the name of a Kelvinator showroom near you. Please understand this involves no obligation whatsoever. Kelvinator of Canada, Ltd., London, Ontario.

\* The names and addresses of these Canadian Kelvinator owners will be furnished on request.



KELVINATOR MODEL 0166. Food storage space equal to a shelf one foot wide and nearly fifteen feet long. Heavy, easily cleaned porcelain inside and out. Scrubbing trimmings of French gray.

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If your scheme of decoration lacks tone, one of these charming mirrors will work wonders in your room.

Designs to out-of-town enquiries.

342 Yonge St., Toronto

**Announcements**  
BIRTHS - ENGAGEMENTS  
MARRIAGES - DEATHS  
\$1.00 PER INSERTION  
All notices must bear the name and address of the sender

**ENGAGEMENTS**  
Mr. and Mrs. Alex. C. McLeod, Stratford, Ont., announce the engagement of their only daughter, Nora, to Mr. H. Wellington Gregory, Calgary, Alta., son of Mr. and Mrs. H. W. Gregory, Stratford, Ont., the marriage to take place quietly in July.

**MARRIAGES**  
MOWAT-WYLIE—At the home of the bride's parents, Guelph, Canada, on Saturday, June 16th, 1928, by the Reverend Hector A. MacGillivray, Elizabeth, daughter of Mr. and Mrs. Thomas Wylie, formerly of Ayrshire, Scotland, to Henderson Mowat, son of Mrs. Mowat and the late John A. Mowat, Barrister, Guelph, Ontario.

**DEATHS**  
DEVEREAUX—Suddenly on June 26th at the home of her son, E. L. Devereaux, Port Arthur, Ont., Grace Moore, widow of the late J. C. Devereaux, formerly of Georgetown and Collingwood. Funeral from the above address on Friday, June 29th, at 2:30 p.m. Interment at Riverside Cemetery, Port Arthur, Ont.

Mrs. Arthur D. Miles, of Wilcocks Street, Toronto, leaves on Saturday of this week for her summer place in Cobourg.

Mr. and Mrs. Cecil Cowan and Mr. and Mrs. Norman Bell who have been in England, Paris, and Scotland, for the past two months, sail on July 1 for Canada.

Mrs. R. S. McLaughlin, of Parkwood, Oshawa, was hostess at dinner on Wednesday night of last week.

Mr. and Mrs. Campbell Humphrey, who are going to Boston to reside, left Toronto on Saturday of last week for their place on the Hudson.

The Misses Lucy and Elizabeth Ashworth, of Roxborough Street, Toronto, are spending the summer at Balsam Lake.

Mrs. Arthur White and her daughters of Toronto, left on the twenty-fifth for the Humberstone Club, Port Colborne.



His Honour the Lieutenant-Governor of Ontario entertained at Government House, Rosedale, Toronto, at luncheon, on Wednesday of last week for Hon. James C. Tully, Lieutenant-Governor of Nova Scotia. The following were present:—His Grace Archbishop McNeil, Mr. R. C. Brown, Canon H. J. Cody, Sir Henry Drayton, Mr. J. H. Gundy, Mr. S. J. Moore, Mr. J. A. McLeod, Col. the Hon. W. H. Price, Hon. N. W. Rowell, Mr. Donald G. Ross, Mr. Smithers, (London, England), Mr. George H. Sedgewick, Mr. J. A. Tully, Chancellor Whidden, Dr. Colby (New York), Mr. Malcolm Richardson, Colonel Agar Adamson, Capt. Haldenby.

The marriage of Miss Jean Fleming, daughter of Mr. and Mrs. O. E. Flem-

Johnston, Mrs. Shirley Denison, Mrs. Henry Peterson, of Mexico; Mrs. Gordon Hoskin, Mrs. Herbert Watt, Mrs. Vennables, Mrs. Arthur Nasmith, Miss Alice Fuller, Miss Amy Fuller, Mrs. E. P. Clarkson, Mrs. Guy Whittaker, Mrs. Alan Marks, Mrs. Barnett, Mrs. Cottle, and Mrs. MacLennan.

Mrs. W. H. P. Jarvis, of Toronto, and her son, Mr. Lawrence Jarvis, Upper Canada College, sailed last week for England where they will be joined by Miss Jessie Jarvis, who is at school in Eastbourne.

Colonel Arthur Kirkpatrick, A.D.C., and Mrs. Kirkpatrick, of Clonsburn, St. Clair Avenue, Toronto, left this week for Metis.

General Rennie, General J. A. Gunn, Colonel Baptist Johnston, Mr. and Mrs. Norman Flavell, Judge Elliott and Mrs. Elliott, of Milton, Major George Woods, Captain and Mrs. Campion, Rt. Hon. Arthur Meighen, Mrs. Meighen, Miss Lillian Meighen, Mr. and Mrs. R. Y. Eaton, Miss Eaton, Mr. and Mrs. Albert Brown, Hon. W. H. Price, Mrs. Price, Mr. C. A. Bosart, Mr. and Mrs. Cyrus Birge, Hamilton, Major and Mrs. A. E. Duncanson, Colonel W. G. Mitchell, Mrs. Mitchell, Miss Ruth Mitchell, Mrs. Norman Somerville, Mr. and Mrs. J. H. Gundy, Mr. A. A. Evans, Winnipeg, Colonel and Mrs. Renaud, Colonel W. E. MacKendrick, Major and Mrs. Dingman, Captain and Mrs. Eric Haldenby, Mr. and Mrs. Guy Whittaker, Mrs. Wellington Parsons, Mr. and Mrs. George Ross, Mr. Jack Eaton, Mr. J. J. Vaughan, Captain Burrows, Captain George Scroggie.

Mrs. A. L. Ellsworth, of Toronto, and Miss Betty Ellsworth, were in Buffalo for the marriage of Miss Elizabeth Mully to Mr. Burton Wilkinson, on Tuesday of this week.

The Misses Athol and Muriel Baines, of Toronto, recently sailed for England and will be in Europe till September, when they will sail for Canada.

On Saturday of last week, June 23, at Port Credit, in Trinity Church, which was attractively decorated with flowers, ferns and palms, a pretty wedding took place, when Mary Helen Nairne, only daughter of Mr. and Mrs. Fred W. Lee, of "Atholi Brae," became the bride of Francis Rixon Broderick, only son of the late Francis Broderick, and Mrs. Broderick, of New York. The service, fully choral, was performed by the Rev. Henry Earl, rector of the parish. Mr. M. M. Stevenson, of Toronto, presided at the organ. The bride party was preceded up the aisle by the surpliced choir, singing "Oh Perfect Love." The bride, who was given away by her father, was charming in a lovely ivory moire gown with long train lined with palest pink and veil of tulle held by a coronet of rhinestones and lace with orange blossoms at the side. She wore slippers of ivory moire and carried the white Prayer Book carried by her mother at her marriage and a sheaf of white lilies. The matron of honor, Mrs. Howard Parsons, and the bridesmaid, Miss Winnifred Lennard, of Dundas, wore smart gowns of pale green moire with uneven hem and a long orchid bow at the shoulder, and large orchid hats and pale green moire slippers. They carried roses and sweet peas. The pretty little flower girl (the bride's goddaughter) Barbara May Clarke, wore a frock of pink taffeta with a wreath of roses in her hair and pink slippers. After the ceremony a reception was held at "Atholi Brae," the residence of the bride's parents, when Mr. Fred W. Lee, Mrs. Lee and Mrs. F. Broderick received with the young couple at the entrance to the large drawing room. There were a number of guests from different parts of Canada, and the gifts received by the bride were exceptionally beautiful. The wedding breakfast was in the stone-paved court yard and the walled terrace, where the wedding cake was placed on a large stone table.

The General Officer Commanding and Officers' Headquarters, Niagara Camp, Niagara-on-the-Lake, entertained at an enjoyable At Home on Saturday afternoon, June 23, in the compound military camp, Col. and Mrs. J. L. R. Parsons, the latter in a becoming blue, printed crepe gown and white hat, receiving the guests with Mrs. S. Rhodes and Mrs. H. M. Hinchie. A number of the officers' wives assisted in looking after the guests. Those present included: Brig-Gen. A. H. Bell, Lieut.-Col. and Mrs. W. Rhodes, Mr. S. Ball, Niagara-on-the-Lake; Lt.-Col. W. C. Brooks, Lieut.-Col. and Mrs. D. Bowie,



MRS. GEOFFREY SOMERS  
This lovely bride was before her recent marriage Margaret Kerr, daughter of Mr. and Mrs. W. R. P. Parker, of Toronto. The wedding, which took place at Riverwood, Erindale, the country residence of Mr. and Mrs. Parker, was one of the large fashionable events of June. The photograph by Ashley & Crippen was posed by Elizabeth Dickson.

ing, of Goderich, to Mr. Philip Gross, takes place at Ridgewood Park, on Saturday of this week, June 30.

Mrs. Fraser Macdonald, of Toronto, is leaving shortly for the Blawin Inn, Lake of Bays.

Mrs. Porter, of Niagara Falls, is a visitor in Toronto, guest of Miss Gertrude Kirkpatrick, of Prince Arthur Avenue.

Mrs. John McKee, of Toronto, entertained at dinner on Friday night of last week in honor of Mrs. C. H. Carpenter.

Mrs. W. B. MacLean, of Rosedale, Toronto, and Mrs. E. J. Clark, have been spending several days at Lake Simcoe.

Colonel and Mrs. J. C. Campbell and Mrs. Colin Campbell, of St. Catharines, Ont., sailed on Friday of last week in the S. S. Montclair to spend the summer in Europe.

Mrs. Alfred Wright, Crescent Road, Rosedale, Toronto, entertained at tea recently in honor of her sister, Mrs. C. W. Patterson, of Montreal. Among the guests were Mrs. J. J. Dixon, Mrs. Fred

Mrs. A. J. Arthurs, of Toronto, and Mrs. Carlyle McGill are at Niagara-on-the-Lake for the summer.

Mrs. R. B. Watson, of Admiral Road, Toronto, with her son and daughter, are leaving shortly for their place at Jackson's Point.

Mr. Justice Walsh, of Calgary, who has been visiting Mr. William White, in Admiral Road, Toronto, will spend the month of July in Muskoka and in Cleveland.

A large and very delightful reception was given on Saturday afternoon of last week at Wakefield, Oakville, the spacious and attractive residence of Colonel and Mrs. J. Allan Ross, who lent it to Colonel Mess and the officers of the First Battalion, Canadian Machine Gun Corps for the occasion. Colonel Mess and Colonel and Mrs. Ross received the guests, Mrs. Ross wearing a smart Paris gown in shaded orchid georgette, and a becoming large hat. The Grenadiers' band furnished inspiring music and tea was served in two marquees on the lawn, the tables most invitingly done with flowers, most tastefully arranged. Among those present were General MacBrien, Ottawa,



MRS. A. TONER BRODEUR, OF MONTREAL, AND HER WEDDING ATTENDANTS  
Mrs. Brodeur was before her marriage on June 14, in Knox Presbyterian Church, Nora Hope, daughter of Mr. and Mrs. William Hope, of Dufferin Road, Ottawa. The bride and bridegroom are spending their honeymoon in Europe. From left to right are: Mrs. Cuthbert Lang Higgins, of Cairo, Egypt, matron of honor, Miss Grace Rowley, Montreal, the bride, Miss Kathleen Seaton, of Ottawa, Miss Elizabeth Lawson, Ottawa, and Miss Margaret Vanstone, of Toronto.

—Photo by John Powis.

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No matter where you live or how well you think you are suited with the tea you now use, you owe it to yourself to try Salada.

Never in the history of tea drinking, has such delicious, finely blended tea been offered to the public. We have such confidence that you will be pleased that we want you to make the test at our expense.

Write your name and address on this advertisement, state the kind of tea you now use and how much you pay for it, and mail to the Salada Tea Company of Canada Limited, 461 King St. W., Toronto. We will send you, at once, a 10-cup package free, for you to try, also copies of our booklets "Cup Reading," and the "Art of Correct Tea Making."



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88 BLOOR STREET WEST, TORONTO

Delaine Coolie Coats—\$4.25

Beautiful Mandarin Coats, varied assortment of colors in Silk Crepe—\$18.00 to \$30.00.

Head Office, 788 St. Catherine St. W., Montreal (store and Tea Room). Branches at Montreal, Ottawa, Quebec, St. John, N.B., Niagara, Bermuda.



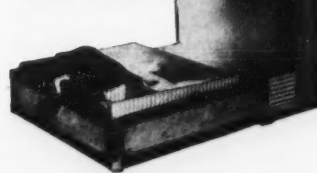
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The "Tourobe" from \$22.50



Look for the Langmuir-Hartmann trade mark. Every genuine Tourobe and Aerobe carries this label.

The "Aerobe" from \$22.50



THE TOUROBE . . . is large enough to hold seven dresses or four suits, lingerie, haberdashery and shoes and light enough to be carried as hand luggage . . . small enough to be kicked conveniently under the berth or it may easily be attached to the running board of any car.

THE AEROBE . . . about 20 inches square . . . a marvelously convenient wardrobe case. Holds everything you need for the week-end trip . . . suits or frocks on hangers . . . accessories in compartments. No mussing, no wrinkles.

The TOUROBE and AEROBE come in Kemsuede and Fibre in the season's newest and smartest colors. See these new pieces of Langmuir Luggage at all the better stores or write us direct for catalogue "T.A.D."

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R.C.D.; Brig-Gen. Cartwright; P. Caldwell; Mrs. T. Chadwick, Colonel F. S. Ford, the Rev. A. H. Drumm, Lt.-Col. C. A. Dennison, Lt.-Col. Dodge, L. F. DeGraff, Lt.-Col. Forbes, Capt. Greenwood, R. T. Gooderham, Miss Betty Gunn, of Weston; Major Grant-Suttie, A. K. Hagerman, Lt.-Col. W. H. Heath, Lt.-Col. C. J. Ingles, Major G. L. Jennings, Dr. and Mrs. McKay, Capt. and Mrs. H. T. May, Lt.-Col. Moore, Mr. and Mrs. Ramsay, Major Scott, Emil Sauer, U. S. Consul; Lt.-Col. Straight, W. H. Sparks, Lt.-Col. Scott, Lt.-Col. Taylor, the Hon. J. E. Thompson, Capt. N. Tilton, Capt. W. O. Poindexter, Lt.-Col. N. Vandersluys, the Rev. A. Yeoman, Mr. and Mrs. L. J. Marsh, Mrs. S. E. Curran, Lt.-Col. and Mrs. J. L. Parsons, Mr. and Mrs. Geo. A. Orr, Mrs. Harris



MRS. J. A. MACAULAY  
The former Gertrude Hope (Binky) Bell, of Vancouver, only daughter of Mrs. W. E. Ainley, whose marriage to Mr. John Alexander Macaulay, on June 1, was one of the largest of the season's weddings.

W. Price, Mr. and Mrs. T. Lawless, Lt.-Col. and Mrs. H. M. Hiltchell, Captain and Mrs. L. O. Russell, Mr. and Mrs. Charles Musson, Mr. Donald H. MacKay, Mr. and Mrs. William Hogg, Lt.-Col. and Mrs. Frank Chappell, Col. E. W. and Mrs. Clifford, Mr. and Mrs. P. K. Hamby, Mr. Justice Godson, Col. and Mrs. Ingram, Col. and Mrs. Hunter Ogilvie, Lt.-Col. and Mrs. H. D. Bearman, Mr. and Mrs. W. T. Ziegler, Mr. and Mrs. McBurney, Lt.-Col. and Mrs. C. G. Warner, Mr. and Mrs. Francis H. Salt, Lt.-Col. and Mrs. J. M. Ferguson, Major and Mrs. W. H. Singer, Lt.-Col. and Mrs. B. W. Browne, Lt. H. MacDonald, Captain G. P. Jackson, Lieut. J. Godfrey.

Dr. and Mrs. George H. Malcolmson and Miss Bunty Malcolmson, of Edmonton, Alberta, are sailing for Europe and Sweden on July 6th in the S. S. Montcalm from Montreal.

A pretty wedding of wide interest took place in St. Catharines on Saturday afternoon, June 16, at five o'clock in St. George's Church, when Miss Ethel Florence Ingersoll, daughter of Mr. and Mrs. James Hamilton Ingersoll became the bride of Mr. William Thomas Lyall, son of Mr. and Mrs. William Lyall, of Montreal. The Bishop of Niagara performed the ceremony, assisted by Rev. Canon C. E. Riley. The church was decorated for the occasion with white peonies and snow-balls, tied with green ribbon on the pews, and palms and ferns in the chancel. The service was fully choral. The bride's father gave her away. She was charming in a period gown of white tulle, with tight-fitting satin bodice, and long, full skirt of tulle frills.

Her cap-shaped veil had rosettes of orange blossoms at each side, and the long train was of lace and tulle. She carried a Victorian posey of roses and forget-me-nots. Miss Nell Ingersoll, her sister, was maid of honor, in a gown of apple green chiffon and net, with diamond trimmings, and large green mohair hat. She carried a bouquet of dark red roses. The bridesmaids were Miss Ann Seymour, Miss Phyllis Hanley, Miss Hope McSloy, Miss Margie Porter, and Miss Rachel Horton; Master Crow Taylor, Master John Gould and Master David Hague also assisted. The little girls wore frocks of apple green satin, with puff sleeves, long full skirts, pearl Juliet caps, and Victorian posies. The small boys wore page suits of apple green satin knee breeches and tunics, and court pumps with steel buckles. Mr. Keith Notman acted as best man. The ushers were Mr. T. R. Merritt, Mr. J. B. Christie, Mr. Maurice Lafleur, Mr. Peter Lyall, Mr. Gaston Dubuc and Mr. Hamilton Harrower. After the ceremony a reception was held at the home of the bride's parents, Anne Street. Mrs. Ingersoll wore an embroidered gown of georgette in shades of rose shade, with wrap of beige georgette and satin, hat of lace and mohair, and bouquet of pink roses. Mrs. Lyall, mother of the bridegroom, was gowned in black lace, with lace hat and corsage bouquet of orchids and lily-of-the-valley. After a motor trip through the Adirondacks, the bride and bridegroom will live in Montreal. The bride travelled in a costume of French blue kasha coat with grey caracul collar, frock of crepe de chine to match, and hat of blue and grey. Among the out of town guests who attended the wedding were: Sir Henry and Lady Pellatt, Major and Mrs. A. B. Wilkie, Mr. and Mrs. Vaughan McLean Howard, Mr. and Mrs. George Hague, Mr. Gregory H. Merritt, Mr. and Mrs. P. Marani, Mr. and Mrs. Benice-Jones, all of Toronto; the Bishop of Niagara and Mrs. Broughall, of Hamilton; Mr. and Mrs. Peter Lyall, Mr. and Mrs. Carl Riordan, Mr. and Mrs. Maurice Lafleur, Mr. and Mrs. Gaston Dubuc, Mr. and Mrs. Keith Notman, all of Montreal, Mr. and Mrs. Frank Potter, of Buffalo.

Mrs. H. D. Warren, of Red Gables, Wellesley Street, Toronto, entertained at a most delightful dance at her residence on Friday night of last week in honor of Miss Elizabeth Scott, who received with Mrs. Warren. Mrs. Warren was in a very becoming gown of grey lace and georgette with pearls for ornament. Miss Scott was charming in a green gown embroidered with beads, having a shoulder cluster of orchids, and silver slippers. An orchestra in the music room provided music for the dancers, who danced in the lower rooms of the beautiful house. Those present included: Mr. and Mrs. Robert Scott, Miss Katharine Scott, Miss Elizabeth Laidlaw, Miss Annette Blaikie, Mr. and Mrs. Hugh Kindersley, of London, England, Mr. and Mrs. R. C. H. Cassels, Miss Elizabeth Boyd, Mr. and Mrs. T. Burnham, Mr. and Mrs. Arthur Cayley, Mr. and Mrs. Grayson Burrass, Miss Winifred Cameron, Colonel and Mrs. Seth Pepler, Miss Miriam Rowley, Mr. and Mrs. George Cassels, Miss Faith Trumbull Warren, Mr. and Mrs. Drew Brook, Mr. Hugh Cayley, Miss Nancy Matthews, Mr. and Mrs. Reginald Geary, Miss Joyce Warden, Mr. Ian Cameron, Mr. and Mrs. Schuyler Snively, Miss Alice Buckingham, Guelph, Mr. and Mrs. Wilfred Heighington, Mr. Eric Macell, Mrs. Thom, Mr. and Mrs. John Broughall, Mr. Donald Matthews, Miss Kitty Heaton, Mr. and Mrs. C. S. Band, Mr. and Mrs. F. Crosbie, Mr. Fred Macleod, Mr. and Mrs. W. Mackenzie, Mr. Edgar Ogilvie.

On Thursday night of last week Mrs. John D. Hay, of Toronto, was hostess at a delightful dinner party at the Hunt Club, at which the guests of honor were Mr. and Mrs. Hugh Kindersley—the latter formerly Miss Nancy Boyd—of London, England.

The field day of the Ladies' Golf and Tennis Club, of Toronto, took place on Friday of last week, the president, Lady Baillie, and directors of the club acting as hostesses. Lady Baillie presided at the tea table which was attractively done with flowers of the season. Those who assisted in looking after the numerous golfers and guests present included Mrs. Arthur Miles, Mrs. H. E. McLeod, Mrs. G. H. Wood, Mrs. Northway, Mrs. J. H. Gundy, Mrs. A. N. Mitchell, Mrs. Alex. F. Rodger and Miss Ada Mackenzie. Mrs. Mackenzie, mother of the well-known golfer, won her daughter's prize for the nine-hole competition. Winners of the other prizes were Mrs. E. G. Fitzgerald, Mrs. Arthur Miles, Miss Isabel Suckling, Miss Audrey Gallagher,

Miss Mary Bond, Mrs. A. Leslie, Mrs. D. Stewart, Mrs. K. Strother. The winner of the guest competition was Mrs. John Dick, of Cobourg. Lily Maule was second. Guests were present from Vancouver, Montreal and Quebec.

Mr. and Mrs. Strathearn Hay, of Bernard Avenue, Toronto, have taken a cottage at Cobourg for the remainder of the summer.

Mr. and Mrs. J. P. Watson, of Admiral Road, Toronto, are at their summer place, The Bungalow, Penetanguishene.

Miss Alice Buckingham is a visitor in Toronto from Guelph, guest of Miss Elizabeth Scott.

Mr. and Mrs. Ernest Seitz, of Toronto, are sojourning at Roach's Point, Lake Simcoe.

Mr. and Mrs. James Suydam, of Toronto, will be for the summer at Go Home Bay, where they have taken Dr. and Mrs. Gibb Wishart's house.

Mr. and Mrs. Hugh Aird and their family are at their summer place at Jackson's Point.

Mr. and Mrs. Reginald Stewart and little daughters, Delphine and Ursula, have left for Chautauqua, N.Y., where they will spend the summer. They will return to Toronto in September.

Mrs. Frank P. Starr and her daughter, Miss Constance Starr were "At Home" to a large number of their friends at their residence in Carleton Street, Saint John, on Tuesday afternoon. Her daughter, Mrs. Glidden Campbell, of Weymouth, Nova Scotia, with Mrs. Peniston Starr, Jr., also assisted the hostess in receiving. A profusion of white and purple lilacs ornamented the drawing room and centered the beautifully appointed tea table over which Mrs. F. P. Johnston and Mrs. Alfred C. Larter presided. The assisting ladies were Mrs. Glidden Campbell, Miss Joe Paterson, Miss Barbara Fairweather, Miss Lois Lord, Miss Margaret Henderson, and Miss Ruth Starr.

Mr. and Mrs. Joseph Kainnie, of Halifax, Nova Scotia, accompanied by their daughter, Miss Dorothy Kainnie, were visitors in Saint John this week, attending the closing services of Rothsay Collegiate school, their son, Mr. Donald Kainnie, being among the students there. Accompanied by Mr. Kainnie they will leave by motor on Tuesday for their home in Halifax.

Mrs. Stockwell Day, of Montreal, is occupying Mr. and Mrs. Leonard Tilley's summer cottage at Rothsay, while Mrs. Tilley and her daughters are in Europe.

Miss Isabel Price, of Quebec, who was in Kingston for the R. M. C. ball, has been the guest there of Major and Mrs. Ronald Fort.

Miss Audrey McLeod was hostess at a very delightful luncheon at her residence on Wellington Row, Saint John, on Friday, in honor of Mrs. John E. McCready, whose marriage recently was one of the society events of the spring season. Covers were laid for ten and the table was extremely pretty with a centre piece of early summer flowers.

A pretty wedding was solemnized in Trinity United Church, Toronto, on June 21st, when Edna Winifred, eldest daughter of Dr. Charles Service and Mrs. Service (formerly of West China),



MRS. HAROLD MONTGOMERY  
Mrs. Montgomery is the wife of Hon. Harold Montgomery, Commissioner in Kenya Colony. She was the former Ursula Johnson, and is the daughter of Mrs. A. E. Phipps, of Toronto. Mr. and Mrs. Montgomery will remain at the coast for a few weeks before returning to Africa, via the Orient.

was married to James Egerton, younger son of Rev. J. W. Graham, D.D., and Mrs. Graham, Toronto. The chancel and choir loft of the church were beautifully decorated with pink hydrangeas, syringas, palms and ferns. The officiating clergyman were the father of the bridegroom and Rev. W. L. Armstrong, D.D. The best man was Rev. David Barnwell, B.D., of Los Angeles, and the ushers were Rev. Clifford Torrance and Mr. Fred-

## Rare Gifts Come From Far Japan

The lure of far Japan is in the air of the Japanese Shop. Narrow eyed Japanese figures look down from its walls with faintly smiling, Oriental amusement. Prints, china, tapestry and kimonos invite with their richly eastern colorings. The American visitor will find it a veritable "treasure-trove" for wedding or returning-home gifts.

### A. The Umbrella Maker

—carved in walrus and seated at his task is minutely correct—even to the raised Oriental eyebrows. A gift of charm. At \$2.50.



### B. The Warrior Flutist

—has sheathed his sword in favor of music. His slanting eyes are dreamily serious, the large design on his magnificent robe is carved in detail. At \$22.50.

### C. "Makudzu Yaki Ware"

—the work of Miyagawa Kozan, of Yokohama, is world-famous. On the vase sketched a slumberous boat rests in the shadow of rich, blue trees. The sacred mountain rises in the background. At \$10.00.

### D. Gracefully-Poised Cranes

—are set among golden pine needles, green and golden waves on an old, Japanese brocade Runner of glinting emerald green. At \$12.50.

The Robert Simpson Company Limited

## A Triumph of Shoecraft!



## Chic White Shoes

THE glorious Canadian Summer out of doors! Finest of all world climates! Even although it sometimes lags with tardy feet.

White Shoes are almost indispensable—but of all kinds of Shoes, White Shoes MUST possess grace of line, shape keeping material and snug fit to be looked at and admired—and looked at again.

Such are Owens-Elmes White Shoes. Aristocrats of the Summer! Pride of all who wear them.

\$10 and \$12.50 a pair

OWENS-ELMES, Limited

89 Yonge Street, Toronto

White Silk and Chiffon Hosiery of sheer loveliness

## White Shoes

in varied styles



"Domino"

White Kid .....\$11.00  
Patent Leather \$11.00

The vogue of white shoes for summer 1928 is fully emphasized in our varied showing of smart new styles.

Domino, the style shown, with its many perforations, makes a delightfully cool and smart summer shoe.

Summer Weight Silk Hosiery, in New Shades, \$2.00 & \$2.50

H. & C. BLACHFORD

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286 YONGE ST.

AT DUNDAS ST.

erick Smale. The bride who was given away by her father, looked charming in a gown of white Chinese crepe de soie, with veil of tulle falling from a Juliet cap of lace, caught with clusters of orange blossoms and carried a shower bouquet of butterfly roses and lily-of-the-valley. The bridesmaids were Miss Margaret Service and Miss Frances Service, the former wearing a gown of flowered organdie over green silk and carrying a bouquet of yellow roses; the latter wearing a gown of flowered organdie over pink silk and carrying a bouquet of pink roses. The bridal music was played by Mr. Albert Proctor. After the ceremony Mr. and Mrs. J. E.

Graham left for their future home in Brook Haven, Long Island, N.Y., where the bridegroom is in charge of a small parish. The bride wore a travelling gown of beige crepe de Chine, with shoes and hose to match, and a navy-blue coat and cloche hat.

Mrs. William Pugsley was a charming hostess last week-end at her residence, Birch-holme, Rothsay, when among her guests were General and Mrs. Hill, Mrs. W. B. Anderson, now of Kingston, Ont., wife of the newly appointed Colonel Commandant of that district, General Macdonnell, of Ottawa, Mrs. Stockwell Day, of Montreal, Mrs.

Ernest Smith, of Shediac, N. B., and others.

Miss Edith Cudlip, of Montreal, is the guest of Major and Mrs. Larter, Saint John, for a few days prior to Miss Cudlip's mother and her family arriving in New Brunswick where at Rothsay, they will spend the summer.

The ring dove's melancholy note, The blackbird's fluting, and the hum Of bees above us, more remote, As slumber steals our senses. Come. —H. C. Beeching.





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Mrs. De Winton, of London, England, and Major and Mrs. H. G. L. Strange, of Fenn, Alberta, were recently guests at luncheon of the Governor-General and Lady Willingdon at Rideau Hall, Ottawa.

Lady Carson, of Montrose Avenue, Westmount, who is at the Ritz-Carlton till the third of July, will spend the mid-summer months at Prout's Neck, Maine.

Mr. Harold Hampson, M.F.H., Montreal, and Mrs. Hampson, are leaving this week-end for Murray Bay.

Dr. and Mrs. J. H. Grisdale, of Ottawa, have been on a motor tour to Toronto.

cently arrived at the Capital from Regina. Col. Duffus succeeded Col. Worsely of the Royal Canadian mounted Police and will reside in Ottawa.

Mr. and Mrs. Harry McCurry, of Ottawa, are spending the summer at their place at Kingsmere, Quebec.

Mr. and Mrs. George R. Hodgson, of Montreal, and their family have arrived at Lac Brule, where they will be for six weeks.

Mrs. Henry W. Morgan, of Montreal, accompanied by her family, recently left for Metis Beach, where they will have the cottage of Mr. Ross MacMaster for the month of July.



MRS. DUNCAN MacMILLAN, OF OTTAWA  
Formerly Helen Fraser, daughter of Major and Mrs. Colin Isbester, of Ottawa, whose marriage was a recent event.  
—Photo by John Powis.

Mr. and Mrs. J. K. M. Ross, of Montreal, will spend the month of August at St. Andrew's-by-the-Sea.

Mr. and Mrs. Jules Hamel, of Montreal, are at their summer place at Senneville, Quebec, for the summer.

The Hon. Mrs. Campbell, formerly the Hon. Janet Aitken, daughter of Lord Beaverbrook, is occupying a cottage on the Thames for the summer.

Mrs. Coleborne Meredith, of Ottawa, entertained last week-end at tea in honor of Col. and Mrs. Duffus, who re-

Mrs. William Prentice, of Sherbrooke Street, West, Montreal, left on Tuesday of this week for Cacouna. Miss Mona Prentice and Mrs. Arnold Wainwright are with them at Cacouna.

Mrs. Errol Languedoc, of Montreal, leaves early in July for Lake Paquin in the Laurentians for the summer.

Baroness Shaughnessy, of Montreal, and the Hon. Marguerite Shaughnessy, are at their summer residence at St. Andrew's-by-the-Sea.

Mrs. W. L. Bond, of Montreal, and her young daughter, are at St. Andrew's-by-the-Sea for the summer.

Mrs. E. R. Faribault, of Ottawa, and her daughters, are at their summer place at Notre Dame du Portage.

Mrs. J. W. King, of Montreal, and her family are at their summer place at Port Nelson on Lake Ontario.

Mrs. Symington, of Winnipeg, and her family are spending the summer at St. Patrick. Mrs. Cecil Thompson, of Quebec, Mrs. Symington's sister, is also at St. Patrick.

Mr. and Mrs. Stuart Alfred Snyder, the latter formerly Miss Helen Wilkes Gurd, of Sarnia, Ontario, returned recently to Montreal from their wedding trip, and have taken up their residence in the Rockcliffe Apartments, Cote des Neiges Road.

Mr. and Mrs. Charles H. A. Armstrong, the latter formerly Miss Agnes Honoria Wrong, of Toronto, are at Murray Bay.

Mr. Justice Wilson and Mrs. Wilson of Montreal, sailed on Wednesday in the S. S. Empress of Scotland for Europe, where they will spend the summer.

Mrs. Jerome B. Bell and the Misses Florence and Margaret Bell, of Sherbrooke Street, West, Montreal, who have been nearly a year abroad are returning shortly to Canada, and will be passengers from Liverpool in the S. S. Laurentic.

Miss Margaret Hose and Miss Helen Jones, of Ottawa, have been visiting Lady Fiset in Rimouski.

Mrs. Henry E. Rawlings, of Montreal, will leave for Europe in mid July to join her children who are at school in France.

A recent cable from London announced the engagement of Miss Greda I. Parsons, daughter of the late Allan Parsons and Mrs. Parsons, of Montreal, to Captain A. J. Thomas, of Montreal, son of the Rt. Hon. J. H. Thomas, British Labor leader and former Labor Cabinet Minister.

Mrs. Bruce Reford, of Montreal, and her children sailed on the 29th for Canada, after a sojourn abroad.

Mr. and Mrs. J. A. Machado, of Ottawa, recently arrived in England, and will spend a few weeks with their son-in-law and daughter. Mr. and Mrs. Marc Oboussier in Paris, France.



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Lady Forget, of Montreal is at her summer place at Ste. Irene, Quebec, for the summer.

Lady Foster, of Ottawa, was in Montreal last week-end and spent a few days with Mrs. E. M. O'Brien, at the Acadia.

Mrs. A. McKinnon Palmer, of Halifax, and her family were passengers in the S. S. Montrose which arrived last week-end in Canada.

Mr. and Mrs. Arthur Stanger, of Montreal, and their family are spending the summer at Lake Memphramagog with Mrs. Stanger's parents, Mr. and Mrs. R. Edgar Thorne.

Mrs. Charles Porteous, of Montreal, sailed with her three children on Thursday, June 28th in the S. S. Montrose to spend the summer at Val St. Andree, Brittany.

Mrs. Gordon Ross and her little daughter is again in Rimouski after visiting Mr. and Mrs. J. T. Ross, of St. Louis Road, Quebec.

Mrs. R. A. MacInnes, of Quebec, is spending the summer in Muskoka, Ontario.

Mr. Alan Jones, of Montreal, has been spending two weeks in Ottawa with his parents, Mr. and Mrs. Allan M. Jones.

Mrs. Ernest A. Smith, of Shediac, was a recent guest of Mrs. Pollard Lewin in Rothsay, N.B. Mrs. Lewin entertained very charmingly on Saturday evening at bridge in honor of her guest.

Sir Arthur and Lady Currie and Miss Marjorie Currie, of Montreal, sailed on June 28 to spend the summer abroad. Sir Arthur visited his sisters in Strathroy, Ontario, before he left.



MISS NORMA BRUCE  
Daughter of Mr. and Mrs. A. Macintyre Bruce, of St. Thomas, Ontario, whose marriage to Mr. Albert Swift Dickson, son of the late Mr. Thomas Dickson, of Moate, Ireland, and Mrs. Dickson, takes place in July.



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